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JUNE 1960 Vol. 36—No. 6

Ribicoff Makes Highway History

Science Industrializes the Seas

Baseball's Kindergarten Hopefuls

How to Thwart a Bank Bandit

Crafty Cooks in Our Beef Corrals

What's This About Auto Windows?

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FRONT COVER—*Japanese White House Banquet, 1860*
Bettmann Archive

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Washington Convention and Visitors Bureau

OUR COVERS

EVEN THE SKEPTICS must admit that international understanding and good will are not as constricted, cold and stuffy as they were 100 years ago when the scene on our front cover made history. It is from the White House banquet which President Buchanan held to honor the Japanese ambassadors, first ever to visit the U. S. from their country. (See *Annals*, Page 28.)

So icy and decorous was the protocol of those times that only Harriett Lane, the White House hostess, and the wives of Cabinet members were considered of high enough rank to be presented to the Japanese officials.

Three memorable things were sketched by the envoy's official artist: a White House chandelier, an ascending balloon and the view from the President's garden toward the Washington Monument.

Newly impressive on the Washington scene these 100 years later is the Robert A. Taft Memorial Bell Tower (back cover) dedicated on April 14, 1959, by President Eisenhower. ⊙

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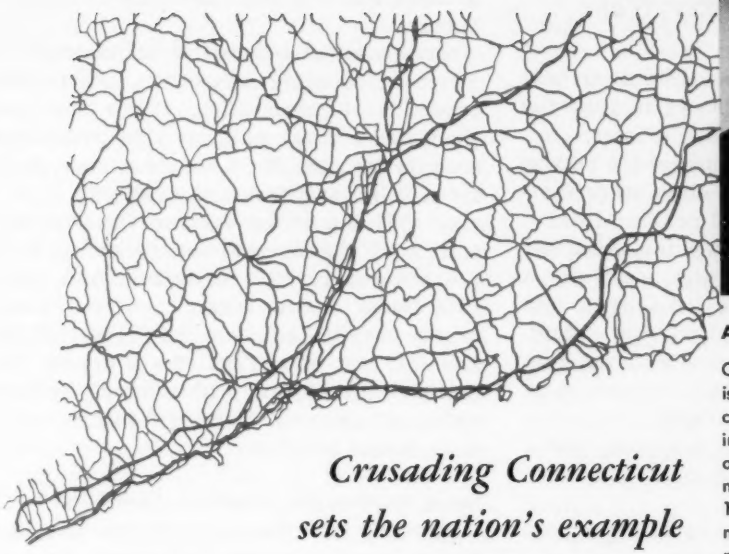
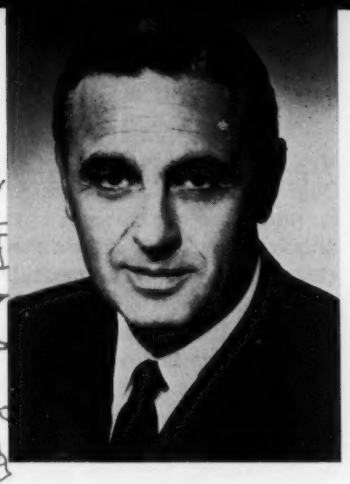




ABOUT THE AUTHOR:

Connecticut Governor Abraham Ribicoff is nationally known for his successful campaign to reduce highway fatalities in his state, and heads the Committee on Roads and Highway Safety of the national Governors' Conference. In 1958 he proved get-tough enforcement need not mean political suicide, was re-elected by the greatest vote margin any Connecticut governor ever recieved. In 1959 his state won National Safety Council's highest award for its total traffic safety program's achievements.

Crusading Connecticut sets the nation's example with the lowest highway death rate in the U.S.

HIGHWAYS CAN BE HAPPIER WAYS

By Abraham Ribicoff
Governor, State of Connecticut

TO A NATION ACCUSTOMED to having hundreds of lives snuffed out on the highways every holiday weekend, an annual traffic toll of 324 for one state might not seem so bad.

We Americans are statistic-happy, and we're callous.

But when we in Connecticut saw 324 lives lost on our highways in 1955, we were appalled. At that our traffic death rate was fourth lowest in the nation. But to accept fourth place on any such tragic list would be the height of social and moral irresponsibility.

So we have been working hard over the past 4½ years to cut our highway toll, and we have succeeded. It has been reduced each year, a total of more than 22 per cent. Today we have the lowest traffic death rate of any state in the Union—2.5 per 100 million vehicle miles of travel. And, at the suggestion of the JOURNAL OF AMERICAN INSURANCE, we have some ideas to offer other states that might help them cut their traffic death tolls too.

We don't say we have all the answers to highway safety. Unfortunately nobody does. We don't say we're doing a good enough job; we still had 248 fatalities last year, and we can never be satisfied until we've cut that number right down to zero.

We do have this to say to our fellow workers for safety in the other 49 states:

If you can do what Connecticut has done—and certainly every state can—you can save

this country 20,000 lives a year. If you can beat Connecticut's record, more power to you; the saving of lives will be that much greater.

Nationally we killed 5.4 persons per 100 million vehicle miles last year—more than twice Connecticut's rate. We lost 37,800 persons, injured more than 1½ million, suffered an economic loss of $5 billion from highway accidents—a waste that no humane people can tolerate and no economy, no matter how strong, can afford.

If the U. S. could cut its traffic death rate down to Connecticut's size, that toll would be 17,500 fatalities instead of 37,800. It would still be 17,500 too many lives needlessly lost—but there would be 20,300 more people alive this year, and every year.

How can it be done? There may be some ideas for others in these efforts of ours.

Stepped-up law enforcement, in particular a crackdown on speed, was our first step. It was obvious there is a direct relationship between traffic speed and traffic deaths; the problem was how to make drivers go slower. We decided to try an experiment based on the ironic proposition that a driver who will not slow down to save his life will slow down to save his license.

Suspension of licenses of all motorists convicted of speeding was begun. There are no exceptions to this policy. For a first offense, the speeder must walk, or ride with someone else, for 30 days. For a second offense, 60 days; for a third, suspension is indefinite.

In 1955 the Motor Vehicles Department had suspended 372 licenses for speeding. In 1956 the number jumped to 10,055. And early in 1956 traffic deaths began to drop. From 324 in 1955 they fell to 288 in '56, 283 in 1957, 251 in 1958, 248 last year. Preliminary figures for the first months of this year showed Connecticut with a 22 per cent drop in fatalities over the same period last year.

Young Drivers Are Educated, Controlled

Speeding isn't the only offense resulting in suspension of a motorist's license. We also do not believe in leniency for the reckless or the drunken driver. Reckless drivers get a 30-day suspension for a first offense, 90 days for a second. A drunken driver incurs a one-year suspension for the first offense, five years for the second, and outright revocation of his license for a third offense. There also is a long

ENFORCEMENT

Eleven giant speedometers atop police cars keep Connecticut motorists speed-conscious, thus aid safety. They are one of many insurance company contributions to safety effort.

Connecticut State Police

ENGINEERING

Safety was built into the 129-mile Connecticut Turnpike in such forms as controlled-access on and off ramps (top), modern illumination and marking (bottom). Westerly 53 miles, the longest stretch of urban expressway anywhere, is fully lighted as shown.

Connecticut State Highway Department Photos

list of other offenses calling for automatic suspension.

The operator who drives while under suspension has a year added to the original suspension period, five years for a second such offense.

Stiff fines also are imposed for all these offenses, of course, and at the discretion of the court jail sentences may be added.

There is evidence that our license suspension policy, though opposed by many at first, is serving a desirable educational as well as a punitive function. Many drivers write in to say they are grateful for the lesson it taught them. One teen-age boy wrote me: "At the time, I was mad at the whole world because my license was suspended . . . (but) this was the best thing that could have happened to me, for two reasons. One: It made me stop and think how easy it would have been to get killed or to kill someone else. Two: It taught me respect for the law. For all I know, it may have added 20 years to my life."

This is the kind of thinking we are trying to create, and I believe we are succeeding. Sober driving, moderate speed and obedience of the traffic laws are becoming part of the mores of the people of Connecticut. I am convinced the large majority of them are proud of the fact that their state is one that gets tough with traffic violators. And our safety record gets better as each citizen acquires a feeling of individual responsibility to help maintain it.

Besides the deterrent effect of strict, persistent enforcement, here is where education enters the picture—the second of the three Big E's of traffic safety.

No Leniency Granted to Dangerous Drivers

We start with the young people, who statistics show are involved in a disproportionately large number of traffic accidents. Connecticut was one of the first two states to require that before they can be examined for a driver's license, all boys and girls under 18 must pass a state-approved driver-training course. The minimum requirement is 20 hours of classroom instruction and 6 hours of behind-the-wheel training. This training also enables young drivers to get lower, preferred-risk rates on their auto insurance.

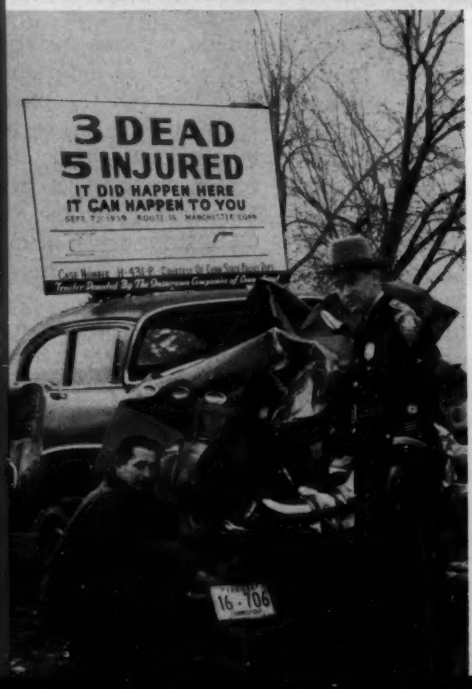
Control over young drivers is aided, too, by a statute providing that all licenses issued to persons under 21 be provisional, subject to indefinite suspension should the driver show evidence of irresponsibility.

Driving attitudes are harder to control, but

EDUCATION

Negative form of driver education is seen in wrecked cars hauled and displayed by State Police (below, left) as a deterrent to dangerous driving. Positive form (right) is driver education given in nearly every Connecticut high school. Here student handles "car" in simulated traffic situation.

Insurance Information Office of Connecticut *American Mutual Liability Insurance Company*



we are doing our best to help cultivate mature, healthy ones among both youth and adults. Hundreds of talks on this subject are given before various groups. The State Safety Commission is very active, and the press, radio and TV keep the subject of safety in the public eye. Another important ally in our efforts is the insurance industry, one of the strongest links in Connecticut's economy. Individually, through the state Insurance Information Office and through the national Insurance Institute for Highway Safety, the insurace companies are pushing more and more into a position of energetic leadership in the safety effort.

(Insurance, incidentally, is one place where safe driving is starting to pay off in cash as well as in lives in Connecticut. Under the new 1960 rates, effective March 31, an estimated 82 per cent of our motorists will pay up to 15 per cent less for their auto insurance this year than last.)

State's Pedestrian Program Wins Award

Pedestrian safety is stressed by schools and police departments. Educational programs, stepped-up enforcement against hitchhiking and other pedestrian violations, and increased use of pedestrian control devices all helped Connecticut win the American Automobile Association Grand Award for its pedestrian protection program.

The third Big E in Connecticut's safety program, engineering, is especially important because of our disproportionately large traffic volume. Ours is the third smallest of the 50 states—only 100 miles long and 50 miles wide—but it is the gateway to New England, the funnel through which pours all the traffic between New York and most of the rest of the country to the west and south and the other five New England states to the north and east. During peak traffic periods on weekends and holidays as many as 6,000 cars an hour pass through a toll station on the New York-Boston route.

The modern, safe Connecticut Turnpike, built at a cost of $464 million and opened January 2, 1958, is our principal answer to this problem. Last year more than 40 million vehicles used it, 80 per cent more than in its first year. We have tried to modernize our other streets and highways for safety too, and the last session of the state legislature authorized an accelerated highway construction program which, including federal grants, will involve the expenditure of more than half a billion dollars.

Support from the courts is a fourth essential element in any effective highway safety program. Connecticut has had a hodge-podge of local courts, many part-time or run by JPs. Of course, there was little uniformity in penalties, and therefore inequities. The last legislature abolished these courts, effective December 31, 1960. They will be replaced by a circuit court of 44 full-time judges, with tenure. They will hear all traffic cases, and although this was by no means the sole consideration, I feel sure the creation of the circuit court will mean a long step toward even greater highway safety in Connecticut.

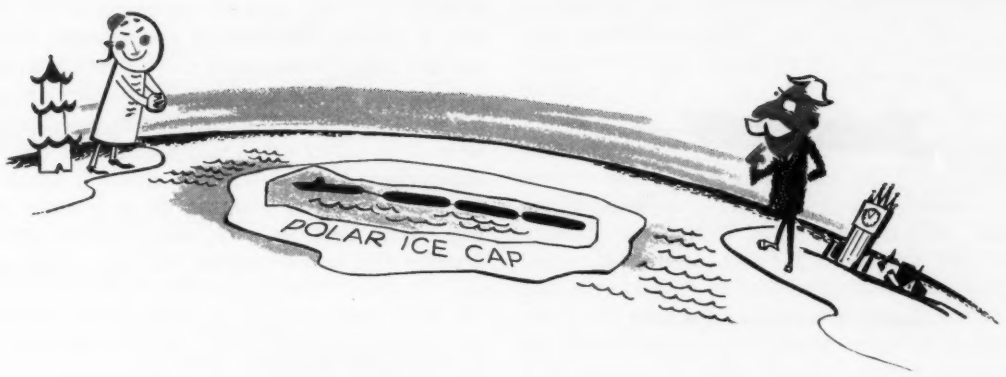
There are numerous other aspects of our program, many of them developing to meet new needs. We used unmarked patrol cars, radar (pioneered by Connecticut, incidentally, in 1947), and spot checks on secondary roads at night for better enforcement. We have trained a volunteer, non-paid auxiliary police force of 1,000 men to help our 450-man State Police force handle heavy holiday and weekend traffic, and we recommend such a program to other states. We established a Municipal Police Training Committee which will see that all Connecticut policemen receive adequate training through the State Police Academy.

More Action Planned on Other Problems

Proposed laws permitting chemical tests for intoxication, an absolute maximum speed limit, uniform traffic tickets and accident report forms were rejected by the last legislature, but I intend to press for them again in 1961.

A study to determine if there is a relationship between the physical health of motorists and accidents was begun recently in Connecticut by the U. S. Public Health Service, which will screen up to 25,000 drivers in a Mobile Health Examination Center. Findings should have great interest for driver license standard setters everywhere, and a big impact on the overall safety picture.

These are just some of the things that might stimulate others in highway safety efforts. There is no magic formula, obviously. It takes hard work and unceasing attention. But surely no amount of either is too great to save 20,000 lives a year—or even one. ⊙



Under-ice "freight trains" foreshadow what's ahead for marine industries and their insurers.

SEVEN COMING WONDERS IN MARINE NUCLEAR POWER

GOOD WILL may still triumph to work some amazing wonders in easing world economic and political tensions.

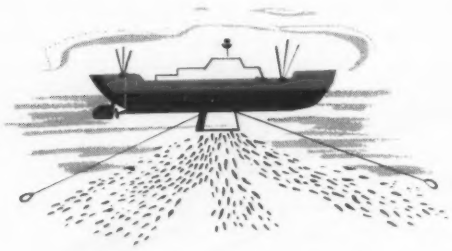
For example, there is in the offing an all-nuclear-powered U. S. floating cannery, constantly on the go to all parts of the world to lend a hand wherever food supply is beset with local problems of surplus, consumption, processing or transportation.

As a mobile canning factory, such a free-world flagship might be equipped to convert salt water to fresh, or perhaps be designed instead as a freezing plant, a dehydrator or a radiation sterilizer unit, if more suited to global needs.

Skeptics may suggest that the food surplus problem at home be solved first. But that has not deterred a group of American scientists from looking far into the nuclear futures of our marine industries. At the request of the U. S. Atomic Energy Commission, scientists of 25 different disciplines at Stanford Research Institute have "brainstormed" some 50 possible new marine uses for atomic energy.

The water-borne cannery was just one of the ideas developed, of which seven were deemed particularly worthy of further investigation. Though technological gaps and economic considerations may defer the day that some of the proposed applications become reality, the peaceful atom obviously holds as much promise at sea as it does ashore.

Of the seven leading possibilities for seagoing reactors dreamed up by the SRI staff, perhaps the most intriguing from a popular standpoint has already been pioneered by U. S. naval achievements. It is the idea of undersea nuclear-powered "freight trains," plying back and forth between Asia and Europe under the polar icecap. Besides the advantages inherent in opening shorter (transpolar) trade routes, the nuclear submarine tug-and-barge system has advantages of potential high speed, imperviousness to ice and storms and the oppor-

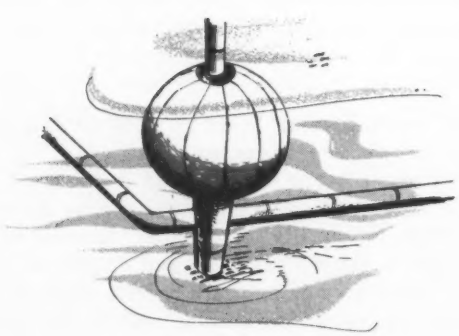


Pumped-up fish, to be processed on board

tunity to serve ports inaccessible because of ice or harbor depth. Shallow draft, submersible tugs could be towed behind subs, then towed into shallow harbors by surface vessels.

Another concept judged worthy of immediate, more detailed study was that of a nuclear-powered mother ship for a fishing fleet. The mother ship could make use of its power for fish pumps and for electric fishing equipment and might even process or preserve on board, through irradiation, the entire fleet's catch.

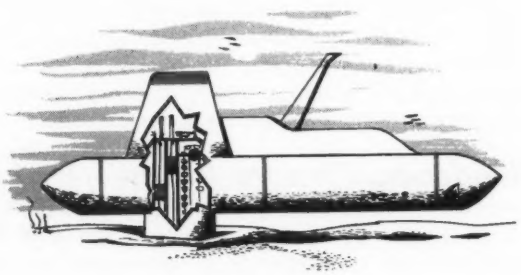
Offshore oil and gas operations and submarine



Off-shore stations for new fossil fuel

pipelines offer another possible project which may well receive further attention. Nuclear energy might cut offshore production costs and increase the depths at which exploration and drilling could be carried on. Thus the atom would lend a hand to perpetuation of fossil fuel use. Reactor power also could be used for pumping oil and gas to shore and for moving it through underwater pipelines. In the latter case, reactors could be built right into underwater pumping stations.

Marine miners of the future may find nuclear energy is the key to some problems of the present. A reactor can deliver large power volume for the space it occupies and operates without oxygen. Thus it may furnish the energy needed for drilling rigs on the continental shelf or slope or in deep water areas and also might function submerged from a ship or floating platform. A mining industry teaming-up of nuclear reactors with deep-sea hydraulic steam lifts or dredges also was suggested, as well as the pros-

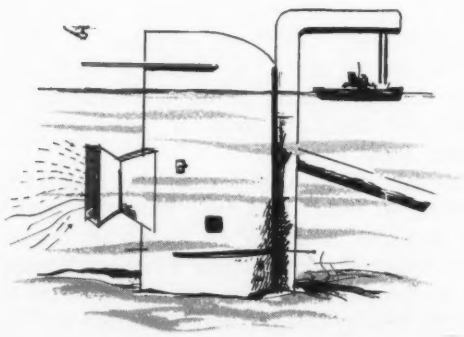


This mining rig works best under water

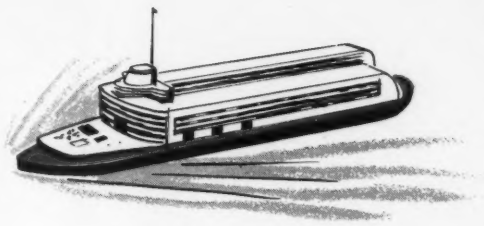
pect of using nuclear explosions to loosen rock masses on the ocean floor.

With more eyes turning to the sea to help solve the world's food problems, the SRI staff brought forth several possibilities for extraction of food materials other than fish from the ocean. Among them was the use of atomic energy to run pumps which circulate plankton-rich water through a series of nets and filters. Also, nuclear energy might be used to heat certain zones of deep water to bring it, and its food content, to the surface.

The SRI idea that came closest to the true *Tom Swift* tradition, however, was called "in-transit processing on factory ships," with the



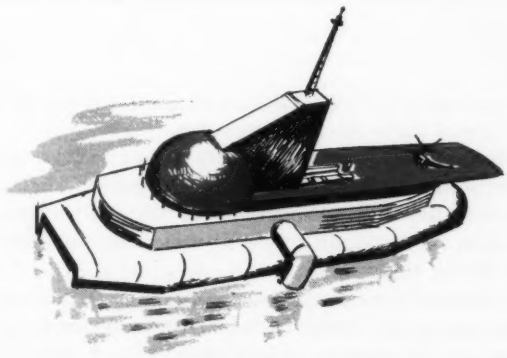
Plankton-rich water, processed for food



Food plant delivering its own products

mobile cannery mentioned earlier only one of numerous possibilities. A vessel would pick up raw materials and process them into finished or semi-processed products while transporting them to market. It was adjudged that a nuclear ship propulsion-processing combination conceivably could be less expensive than the normal team of conventional cargo ship and land-based manufacturing plant. Economically, however, the nuclear ship probably would have to process materials as well as transport them during every voyage to be feasible.

Last of the seven areas explored was that of nuclear-powered offshore oceanographic re-



How deep is the ocean? Atoms will tell

search vessels, both surface and submersible units. With the sea second only to space among the unexplored regions left to man, such stations could be invaluable to scientific research. They could be supplemented with manned or unmanned, moored or drifting offshore research stations in the form of buoys or laboratories that are either floating or submerged.

As time goes on, improved nuclear technology will have its effect on the "blue-sky" ideas generated by the SRI staff, as well as on other atomic industry projects. Included in nuclear progress currently being pursued is a greater knowledge of safety requirements (through more operating experience) and development of equipment and materials for less costly safety control.

Conversely, the atom-at-sea also is fraught with the same hazards that insurance underwriters and safety engineers have successfully mastered in safeguarding the public and the atomic industry in land-based nuclear operations. Mammoth nuclear coverages developed with the growth of atoms-for-peace in America (May, '59 JOURNAL: "Atomic Energy's Super Insurance") will serve as forerunners of necessary financial safeguards for our marine businesses as they take to nuclear power.

Special problems in safety and adequate monetary protection against atomic hazards will no doubt present themselves. With policies for some $10 to $15 million in private insurance being considered for the *N. S. Savannah*—a comparatively simple nuclear-powered passenger and cargo vessel—how much might be required for a complete floating canning plant which would use nuclear energy for propulsion, plant operations, salt water conversion and all power needs? Insurance men aren't guessing yet, but long and careful studies made concerning the *Savannah's* coverage and in developing nuclear policies for land power plants will provide some of the answers and point the way to others.

The same is true of the safety programs that will some day accompany the use of nuclear energy in the startling ways suggested by the SRI study. Thorough research has directed that some 40 per cent of the cost of a land reactor be devoted to safety measures, and it can be safely assumed that equally intent studies will result in comparable safety programs to prevent losses in this coming marine branch of atomics.

Familiarity with the general problems of the environment will not be lacking in insurance-safety approaches to these new reactor uses. The basic industries involved — among them transportation, fishing, food processing, oil and natural gas, mining and in-plant fabrication operations—have all been long and comprehensively attended by American insurers.

Through its services to the atomic industry, insurance already is a contributing partner to the marine break-through that even now seems imminent. ⊙

BANK BANDITS ARE STAGING A COMEBACK

Their forays, worst since the 1930's, put bankers on the counterattack with science and insurance.

JOHN DILLINGER wouldn't have dared try it, but a gray-haired grandmother made it look easy. She robbed $3,420 from one of New York City's large downtown banks with nothing more lethal than a tumbler of water taken from the nearest Automat.

This unlikely crook simply waited in line with the other customers and handed over a note threatening to throw "acid" in the teller's face unless she stuffed a brown paper bag with money. The frightened teller complied and the little old lady hurried out to lose herself in the crowd—a striking example of the hit-and-run type of robbery that has bankers and insurance companies more worried than at any time since the 1930's.

In the past two years, such holdups have helped send bank robbery statistics soaring to an all-time high, surpassing for the first time the record set in the heyday of the professional gangs led by Dillinger, Eddie Bentz, "Pretty Boy" Floyd and "Ma" Baker. FBI reports show banks and other financial institutions were attacked 704 times in 1958 and last year the total jumped to 782 holdups and burglaries. The previous high, in 1932, was 606.

Nobody is more displeased by this turn of events than FBI Director J. Edgar Hoover, whose agents broke up the gangs of the 1930's and helped reduce bank robberies to an all-time low of 17 in 1943.

"Armed assaults upon banking institutions are among the most heinous crimes confronting the law enforcement profession today," Hoover told the JOURNAL. "In some instances they are accompanied by kidnapings, beatings or murders of bank personnel, bank customers and other innocent citizens. In addition, the lives of scores of persons may be placed in jeopardy during the robbery and the criminals' flight from the crime scene."

More than 80 per cent of today's bank holdups are committed by lone bandits, many of them rank amateurs with no criminal records. Among those arrested recently were several well-paid salesmen, a young chemist, a chorus girl, a newspaper deliveryman, a prominent small-town businessman and a pregnant housewife.

Wide World

Bank clerk flees through window of Cleveland Trust Company during an attempted holdup. Bandit had kidnaped the manager, held 14 clerks hostage until an alarm brought 20 patrol cars. Police got hostages out, rushed in to find the bandit dead.

Amateurs and professionals together took $1,407,007 from banks in fiscal 1959, often carrying out their crimes with what Hoover calls "ridiculous ease."

Explanations given by those arrested reveal a startlingly casual attitude toward their wrongdoing. Several implied that robbing a bank may not be a crime at all—merely a way of bypassing the bank's loan department. As one of them put it, "When you want a hat, you go to a hat store. When you want a loaf of bread, you go to a bakery and when you want money, you go to a bank because that is where the money is."

Another held up 14 West Coast banks and netted more than $28,000 in a crime spree to "pay off my debts and protect my credit rating."

The FBI has a different explanation. Says Hoover, "The amateur bank robbers and thieves —from every social class, from every walk of life—assuredly are not discouraged from lusting for so-called 'easy money' if some professional robbers are given a slap on the wrist by courts. Until the inveterate 'gamblers' are made to pay maximum penalties, we can expect to see no abatement in these crimes."

Moreover, Hoover calls the ease with which some bank holdups are committed "an open indictment of outmoded and ineffective preventive measures being used by victimized institutions."

The American Bankers Association also has been urging strongly that banks take a new look at their protective devices. In a series of articles prepared by its Insurance and Protective Department, the ABA pointed out that a bank's failure to defend itself against holdups is false economy as well as a breach of public trust.

For one thing, a bank that lets a bandit get away with some of its cash loses prestige—and customers. One New Jersey bank that experienced two successful holdups soon lost about $200,000 in depositor withdrawals, even though the holdup losses were fully insured.

Furthermore, insurance rates are based in part on the bank's actual loss experience over the preceding five years. Rates on a bankers blanket bond, the basic coverage carried by nearly all banks, can be raised or lowered as much as 66 2/3 per cent on the basis of the bank's past crime losses.

"There are cases of record in which the increased premium following a robbery attack could have more than offset the cost of good protective equipment," says the ABA's Herman J. Beppler.

Insurance companies also encourage use of effective crime prevention programs by giving banks specific discounts on some coverages for measures likely to thwart bank attacks.

Approved holdup alarms, which alert an outside guard agency or local police, entitle the bank to a 10 per cent reduction in the premium for robbery insurance, for example. An enclosure with bulletproof glass, designed to protect

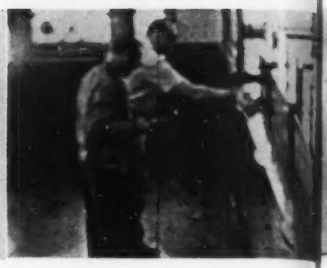
Nation's slickest bank robber, Willie "The Actor" Sutton, is questioned at Brooklyn police headquarters following his arrest in 1952. He had two guns, nearly $10,000 when caught.

Wide World

CAMERA STALKS ROBBER AT WORK

Hidden camera records holdup at a bank in Louisville, Kentucky. Here the bandit rushes in with gun drawn.

Pushing into the line at the teller's window, the holdup man shoos a startled customer to one side.



Bank Bandits Are Staging a Comeback

payroll tellers and other handlers of large amounts of cash, can lower robbery rates as much as 20 per cent. Full-time bank guards on duty during banking hours bring another 10 to 30 per cent reduction.

Comparable discounts are allowed on burglary coverages, and insurers also provide expert engineering services to aid bankers in working out a specific crime prevention plan.

One reason banks have often been caught unprepared is that today's holdups bypass the elaborate protective devices installed years ago to thwart burglars and the massive armed raids aimed at cleaning out the vault. This is especially true of note-passing, where the bandit enters like any other customer, threatens a single teller and escapes with his loot before anyone except the victimized employee is aware.

As one banker puts it, "The real problem with this kind of crime is that it becomes a private robbery between the criminal and the teller."

Confronted by a note that says, "Hurry and fill this bag or I'll blow you to bits," the teller feels alone with the problem and that there is nothing else to do but obey. However, several measures have been devised in recent years to combat this type of holdup.

One of the most promising is a remote-controlled camera that photographs the bandit in action, thus serving both as a deterrent and as a means of identifying the culprits in the event deterrence fails. Two principal types are available, one a motion-picture camera distributed by Mosler Safe Company, the other a rapid-sequence still camera handled by Diebold, Inc., and by Beattie-Coleman, Inc. Both types rent for about $30 a month.

Mosler and Diebold, leaders in the bank protection field, both have a number of alarm systems that tellers can activate without attracting the bandit's notice, including foot rails, buzzers and an ingenious money clip that flashes a silent alarm when bills are pulled from between two metal contacts.

Although such mechanical devices are useful, a really effective security program also requires some training for bank employees. No bank expects or wants its tellers to play the hero when faced with an armed bandit. But recent experience indicates many bandits, particularly those of the note-passing type, can be foiled by what bankers call "reluctant aquiescence."

One teller, confronted by a threatening note, calmly told the bandit, "I am the note teller. You'll have to go to the paying teller." The would-be holdup man fled. The ABA reports 74 of 274 lone holdups attempted during fiscal 1959 were frustrated, 39 of them by women tellers. Several called the bandit's bluff by saying, "Let me see the gun. No gun, no money."

Even when no resistance appears advisable, the ABA urges bank employees to note carefully how the bandit looks and how he is dressed, to aid law enforcement officers in identifying him.

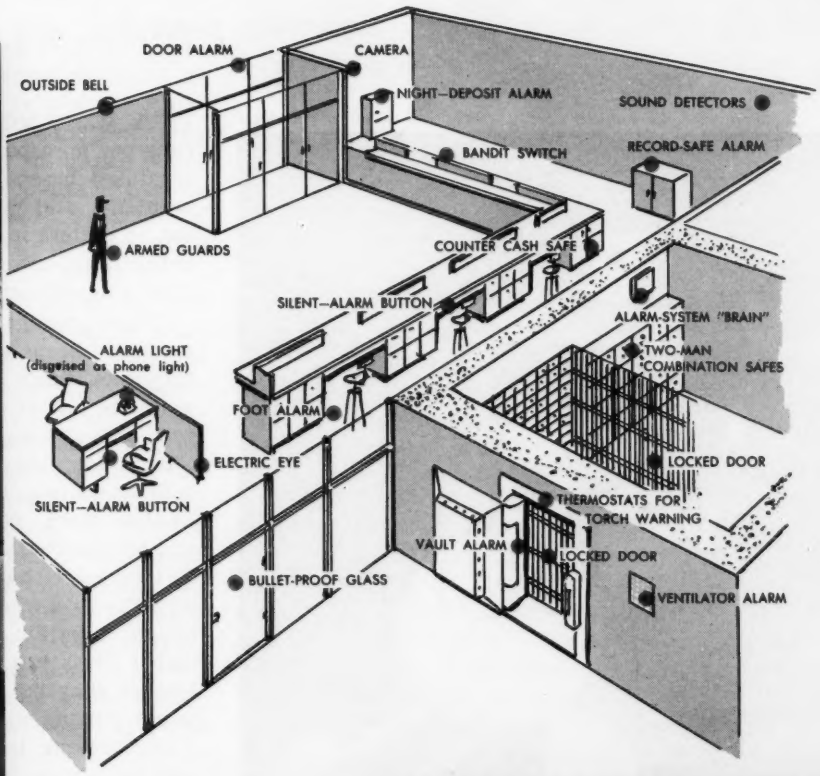
All these measures appear to have had some success in at least one state, the ABA reports. Of 30 bandits who attempted bank holdups during a recent three-month period, only eight escaped with loot and have not been arrested or identified. This puts the odds about one to four against successfully robbing a bank and evading arrest.

The most encouraging part of this report is the evidence that with better trained guards and tellers, modern alarms and cameras, many of the hit-and-run bank robberies can be thwarted. But the only ultimate solution is to convince potential bandits that, in the words of J. Edgar Hoover, "bank robbery is truly the worst paying criminal job and not worth the gamble." ○

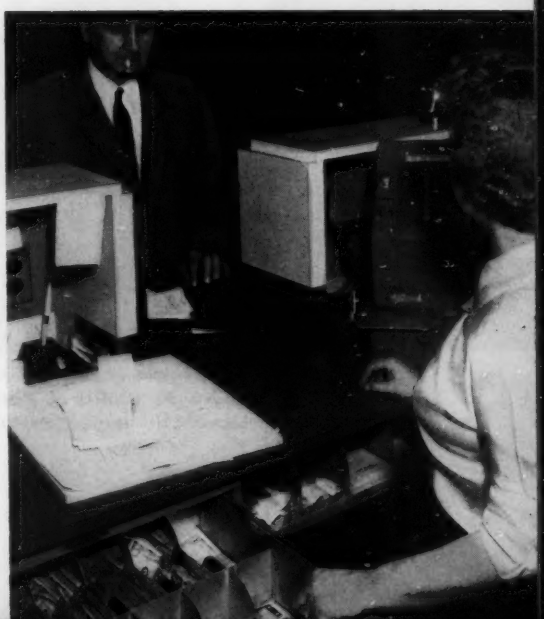
He points the gun at the teller and demands all the cash in the drawer. Teller calmly gave him the money.

Bandit drops and recovers part of his loot on the way out. He was arrested a few minutes later and jailed.

Wide World Photos



Modern bank protective systems include armed guards, holdup alarms for tellers and remote-controlled cameras. Vaults are protected against burglars by time locks and a combination of thermostat and sound detector devices to sound the alarm if anyone tries to drill or burn through the vault's steel door.



Silent alarms allow teller to alert police during holdups. Foot button (left) and money clip (right) can be triggered without the robber's knowledge.

Diebold, Incorporated

SHORT SHORTSTOPS and TINY SWATTERS

Little leaguers, one million strong and insurance protected, are in their 22nd season.

UPI Photos

Bubble gum may relax small ballplayers' nerves, but protective headgear serves a better purpose as it guards boys while batting, running bases. Little leagues emphasize safe play.

THEY MAKE MORE ERRORS and fewer home runs per man-pound than any other league in organized baseball. They have 22-run innings regularly, and ever so often somebody strikes out 17 batters in a row. But when it comes to enthusiasm, drive and determination, America's little leaguers are big league all the way.

"Those youngsters," says one major league scout who keeps a watchful eye on the pint-sized prospects, "play every darned pitch as if it were the last of the ninth in a tied ball game with two out and a rally going."

Such intentness has proved that big league ballplayers from little leaguers grow. New York Yankee stars, Bob Turley and Bill Skowron, and Milwaukee's Joey Jay are notable examples. In 1959, more than $500,000 was paid in bonuses alone to boys who started baseball in the Little League program. As for tomorrow, the Associated Press has predicted that by 1966, little leagues may be producing 90 per cent of the talent moving up to pro ball.

But feeding the maw of America's favorite pastime is not the main purpose of the little leagues. Perhaps the goal of the thousands of volunteer managers, coaches, umpires, administrators and general helpers who run the 5,228 little leagues in 23 nations around the world is best implied by the Little League pledge, made by every boy who dons the prized uniform and picks up a glove:

I trust in God,
I love my country and will respect its laws,
I will play fair and strive to win,
But win or lose, I will always do my best.

Founded in 1939, on organized baseball's 100th birthday, the non-profit little leagues developed slowly but soundly during the first ten years. Then the number of leagues organ-

ized began to skyrocket in 1949, climbing from less than 100 to more than 5,000 in the next decade. Each local league is divided into major and minor league teams, based on the relative abilities of 9- to 12-year-old boys participating, and plays a regular intra-league schedule from school's end till the latter part of the summer.

Local leagues are autonomous but must observe carefully worked out operational and safety rules set by the national organization in Williamsport, Pennsylvania, in order to maintain an official charter.

One firm rule reads: "Group accident insurance is mandatory for all leagues chartered by Little League Baseball, Inc." Part of the registration fee paid by each boy at the beginning of a season goes to cover an insurance policy that protects all little leaguers and their parents against possible accident costs. In addition, special group accident coverage is available to adults active in the program.

Supplementing accident coverages on the young athletes and their mentors, a little league-tailored liability policy is also available to all local groups. It protects them against claims arising from injuries to persons or destruction of property by accidents connected with the administration of the league or the operations of the ball parks. Protection afforded has limits of $100,000 per person and $300,000 per accident for injury or death plus $5,000 per accident for property damage. Though this insurance is optional, the national organization strongly urges all of its chartered leagues to obtain this or similar protection.

With one million boys in the Little League program this year, and well in excess of 25,000 teams in action, village diamonds around the nation will see plenty of competitive dust raised before the World Series in Williamsport late this summer. Participation there is on an elective basis by the nine regions into which the

In a collision at the plate, a little league pitcher, minus hat, is flattened momentarily. Besides careful training in how to take such lumps, boys are all protected by insurance.

little leagues are organized globally. This will be the 14th series, and past winners have been widely scattered as to origin. Monterrey's, Mexico, team took the title in 1957 and 1958, but last year the Hamtramck, Michigan, nine came back strong to reclaim honors for the U. S.

Is little league baseball controversial? It sure is. "Just watch the columnists as the season gets rolling," says a long-time boys' baseball umpire. "Criticisms run all the way from simple overmanagement of the youngsters to contributing to the development of psychological instability. As for me, I say the leagues are only as good as the fathers running them, but in most cases, I think that's pretty good."

That ump has sound support from men such as Walt Disney, Jim Farley, General Robert E. Wood, Bob Considine, Benjamin Fairless and others who have seen fit to lend their services to little league efforts. And J. Edgar Hoover is on record to the effect that little league ball helps reduce crime in a community.

Probably the best answer to the "good-bad" debate is the spirited action now taking place on thousands of small-fry diamonds, as Presidentially-acclaimed National Little League Baseball Week, June 13-18, arrives. Critics pro and con may wallow in their dialectics, but in Mudville and elsewhere, an accountant or a lawyer is telling a scowling 10-year-old, "Now get in there, take two—and hit to right!" ⊙

Little league fan and ex-Dodger hero Roy Campanella is a good example of determination to all young ball hawks. Roy fought his way back to a productive life from a near-fatal car wreck.

This Maine mouse factory insures its medical research with some unusual coverages.

Jackson Laboratory's main building (top) houses 50 research projects using 300,000 mice. Gutted by fire in 1947 (center), the lab was rebuilt of fireproof brick, aluminum, glass and asbestos.

Mousekeeping is automated with cage and bottle washing machines, all fully insured. Mice consume 10 tons of food, 11,000 gallons of water a week.

MICE BY THE

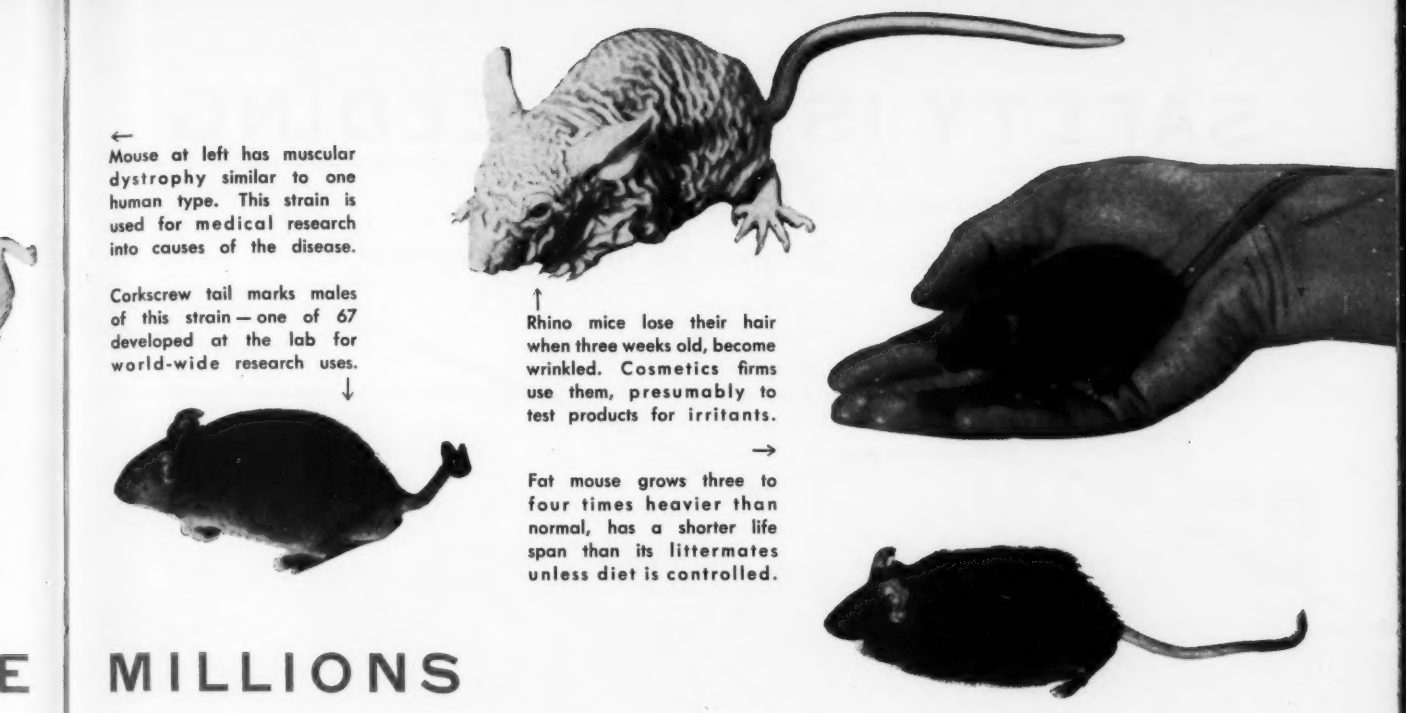
BUILD A BETTER MOUSE, and the world will beat a path to your door.

This guiding principle has made the Roscoe B. Jackson Memorial Laboratory the world's largest producer of custom-bred mice: hairless mice, idiot mice, fat mice, thin mice, mice that stagger, mice that waltz, and—most important—mice that are highly susceptible to cancer, muscular dystrophy, anemia, and scores of other ills that medical researchers are trying to cure.

Home of this teeming rodent world is an ultramodern, $1 million research plant on Mt. Desert Island, near the resort town of Bar Harbor, Maine. Here are born 5,000 mice every day, nearly 2 million in a year's time. More than half are sold to 400 other research institutions from Kenya to Korea, and the money used to help finance Jackson Laboratory's own extensive research programs.

Mice provide medical investigators with clues to human ailments because their bone structure, blood and glandular systems are so similar to those of humans and they are subject to many of the same diseases. In addition, mice mature and produce another generation in three months, allowing researchers to check hereditary effects that might take years to show up in humans.

Jackson Laboratory has made the mouse an even more valuable research tool by standardizing the product. Through carefully controlled



← Mouse at left has muscular dystrophy similar to one human type. This strain is used for medical research into causes of the disease.

Corkscrew tail marks males of this strain — one of 67 developed at the lab for world-wide research uses. ↓

↑ Rhino mice lose their hair when three weeks old, become wrinkled. Cosmetics firms use them, presumably to test products for irritants.

→ Fat mouse grows three to four times heavier than normal, has a shorter life span than its littermates unless diet is controlled.

E MILLIONS

inbreeding—mating brothers and sisters—Jackson scientists have developed 67 different strains, each one producing mice as much alike as identical twins. The characteristics of each strain are carefully recorded, and files have been kept on some strains for as many as 132 generations—or translated into human terms, as far back as the year 2,000 B. C.

Protecting these records and the laboratory's sprawling research facilities requires an unusual combination of insurance coverages and safety engineering. A forest fire taught this bitter lesson in 1947, when the entire laboratory was destroyed and every precious mouse was killed.

Although under-insured, the institution survived by supplementing its insurance payments with enough outside contributions to rebuild. This time, the fire hazard was uppermost in the architect's considerations. The lab replenished its stock of inbred mice by getting back members of each strain from Jackson's customers around the world.

"Naturally, we at the laboratory are now fire insurance conscious," says Alan P. Russell, assistant to the director. "The laboratory is fully insured against fire and other hazards, not only its main building, but each of the 24 buildings it owns. 'Once burned, twice shy.'"

In addition, Jackson insures its mouse cages and scientific equipment against mishaps that might occur while the articles are in transit or in use outside the main laboratory. Since mice are kept in several different places on the island, this equipment is constantly being moved and exposed to loss or damage.

One of the more unusual coverages is a public liability policy on the lab's growing menagerie of dogs, goats, rabbits and cats, which supplement mice in some of the behavioral research.

"We are insured in the event a dog escapes the kennel area and takes a bite out of a passerby or raids a farmer's chicken pen," says Russell. "With more than 80 dogs on hand, there is always a chance that at least one will get loose, and indeed this has happened."

Theft insurance is carried on articles in buildings closed down during the winter, principally those used to house high school and college students who come each summer for Jackson's highly regarded research training courses.

These students and the laboratory's own 310-member staff work constantly on the threshold of medical knowledge, probing the unknown with a combination of skill and painstaking observation that often leads to a break-through in scientific knowledge.

By balancing off this calculated uncertainty with an adequate insurance program, Jackson Laboratory guarantees that it will continue its unique role in medical research, even when "the best laid plans o' mice and men" go astray. ⊙

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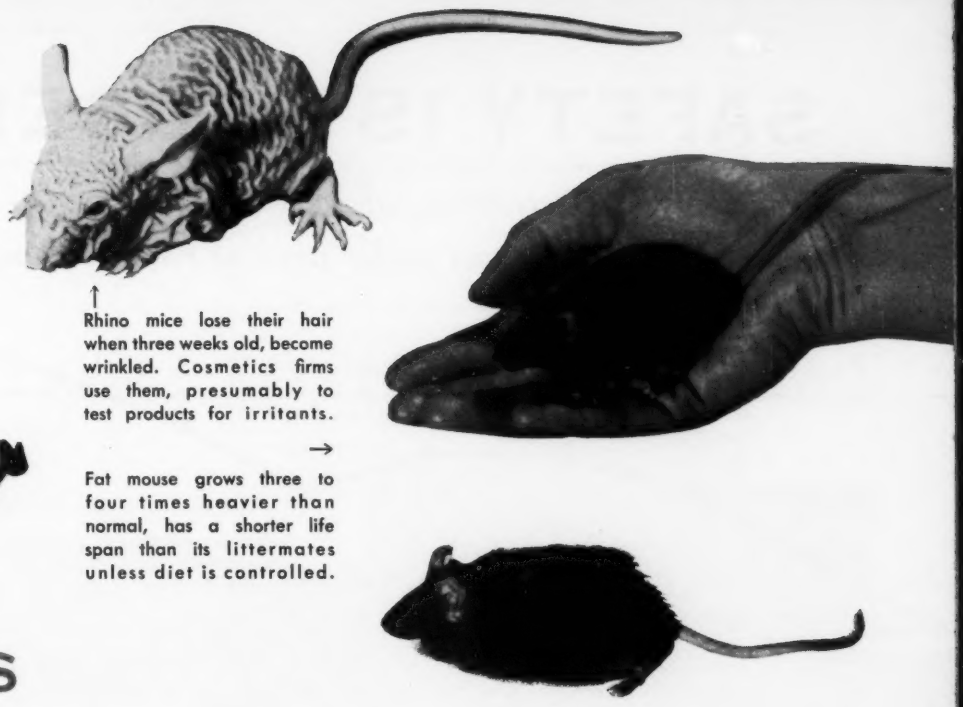

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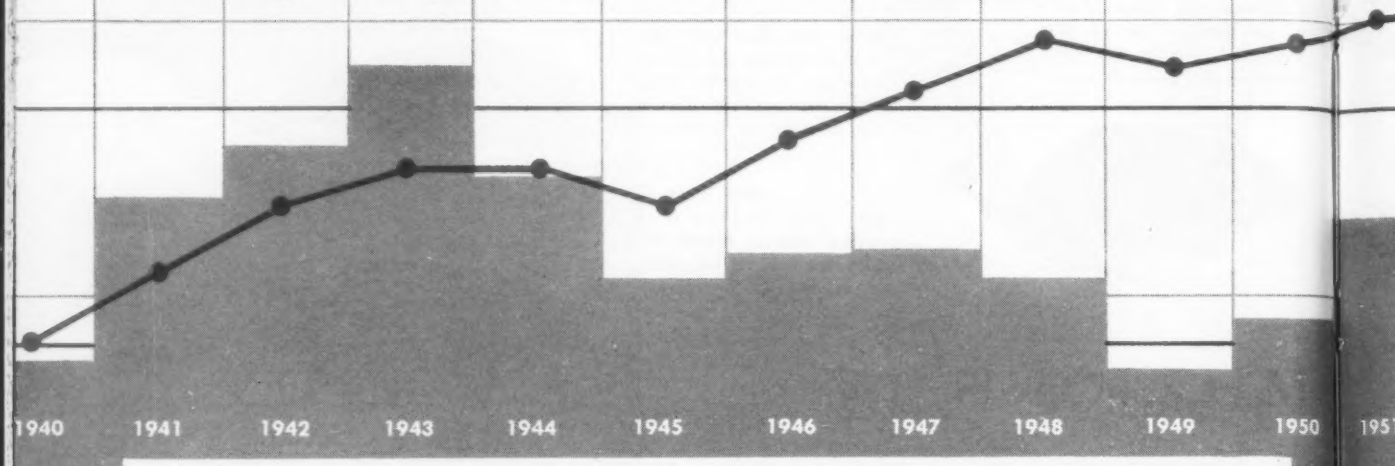
SAFETY IS SUCCEEDING

Insurance loss-prevention has helped curtail disabling work injuries under stress of rising employment.



DISABILITY caused by work accidents might well have cost U. S. employers $5 billion or more in lost production time, paid benefits and insurance costs last year had it not been for the loss-prevention services of American insurers.

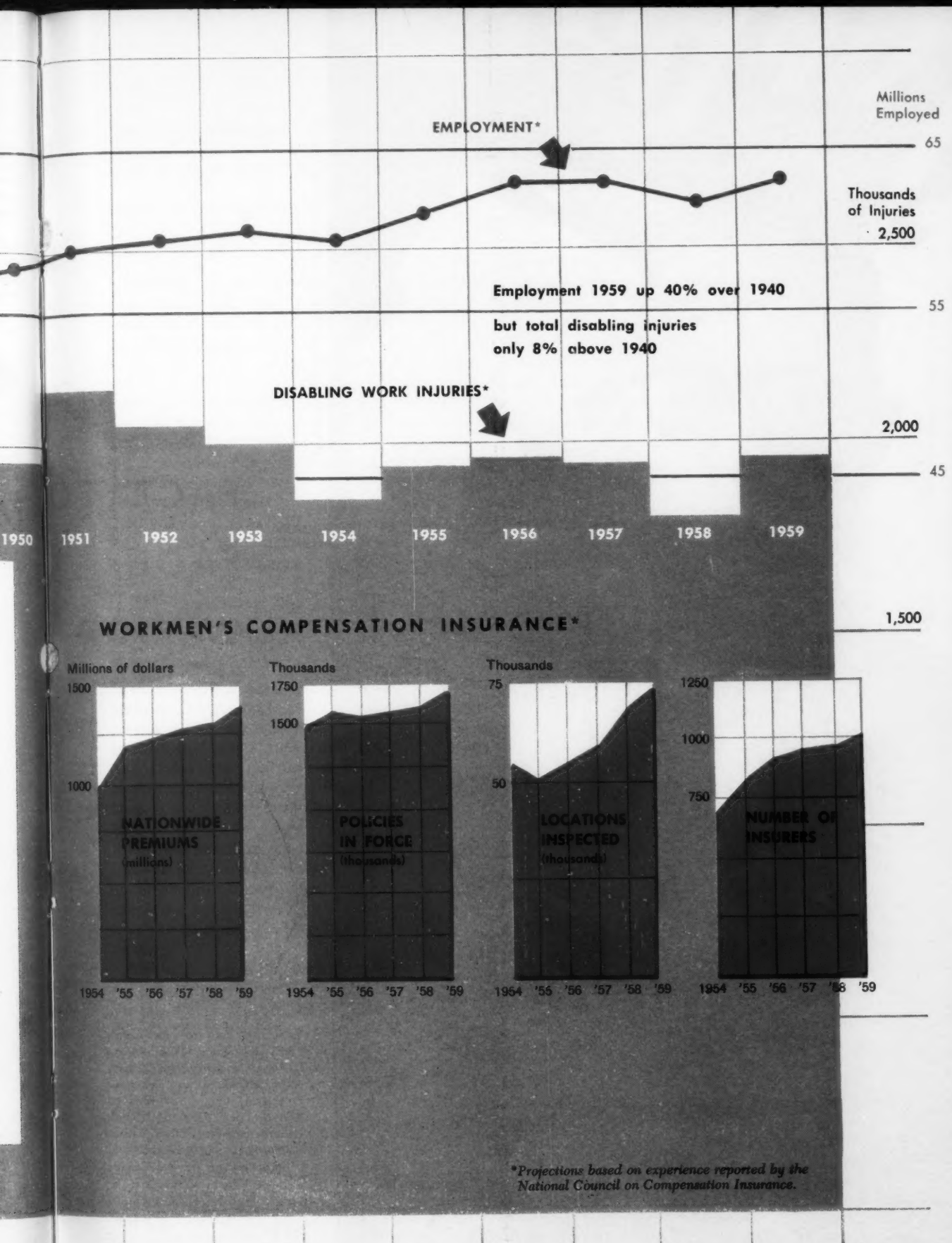
This loss prevention in workmen's compensation has now reduced the industrial fatality rate to one fatality per 10 million man-hours. That's a 50 per cent reduction during the two decades from 1938 to 1958. Also to the credit of insurance industry safety engineering is the fact that since 1940, disabling injuries have risen only eight per cent while employment has climbed 40 per cent.

Not that the job is done. The work accident disability toll to employers ran an estimated $2½ billion last year, with total disabling injuries numbering just short of 2 million. Total injuries were eight per cent above the 1958 figures. The injury rate advanced 1.8 per thousand workers, not alarmingly worse than the record of recent years.

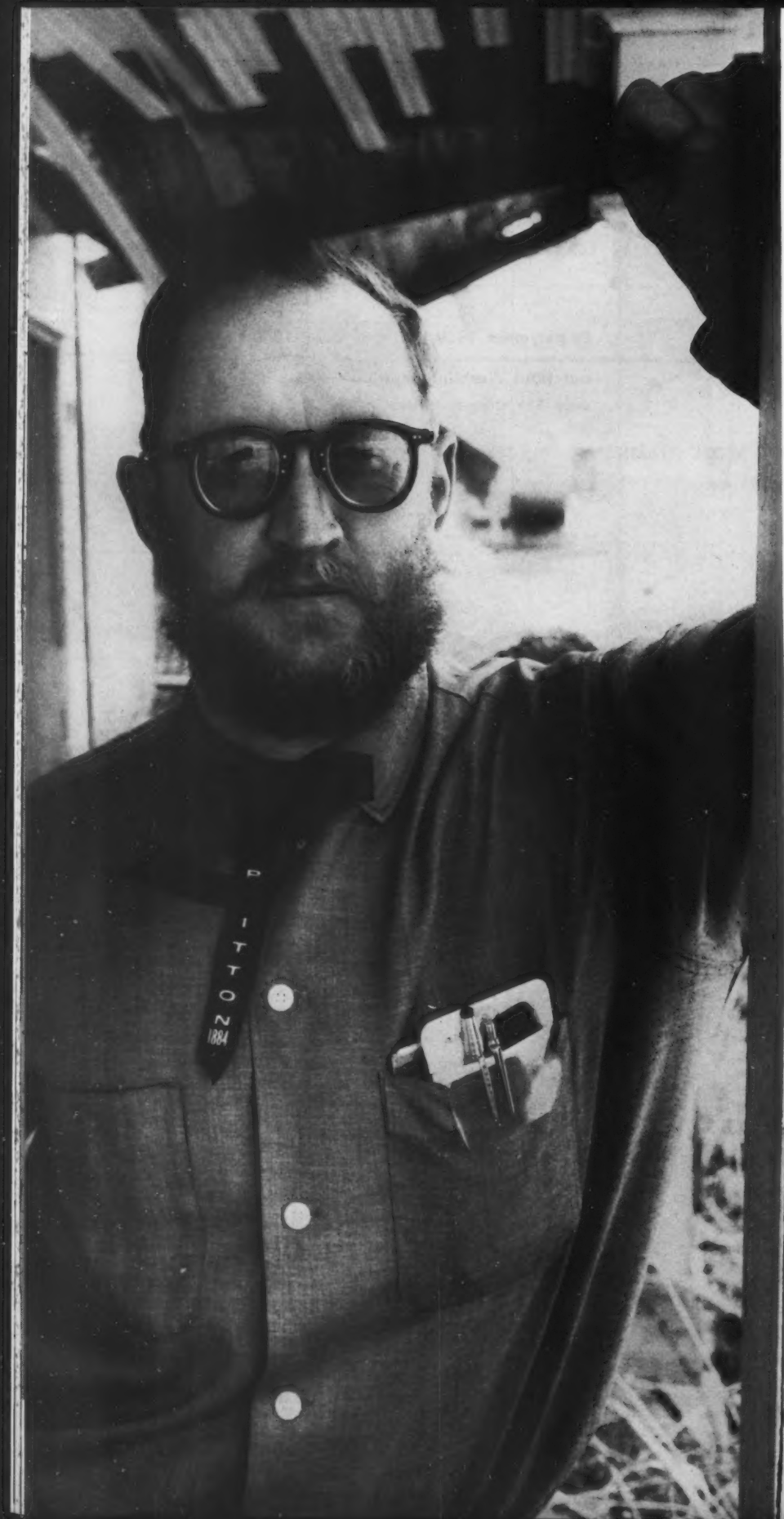
Though only half what they would have been without occupational safety programs, fatal injuries in '59 still numbered 13,800. Latest figures released by the U. S. Department of Labor show the 1959 fatality toll four per cent above a year earlier. But when related to total employment, the death rate of 22 per 100,000 workers matched the all-time record low established in 1958.

Notwithstanding space age hazards extant in today's industries, the chief causes of work injuries remain old fashioned slips, falls and materials-handling accidents. Highest increases in injuries in 1959 occurred in manufacturing and contract construction, both affected by increased employment and rising injury rates during the year. One industry to show a decrease in injuries was mining, with coal operations showing the lowest volume of injuries and deaths for any year on record in the wake of reduced digging.

Insurance loss prevention services which have effectively held down disabling injuries are widely varied. They include inspection programs, plant safety engineering consultation, training materials and programs for safety personnel and workers, special studies and development of new techniques to solve specific hazard problems, and constant research to curtail industrial accident losses. ⊙



**Projections based on experience reported by the National Council on Compensation Insurance.*



Dick Keim, Courtesy Northwestern Bell Telephone Company

FACE TO
FACE
WITH A C

Bearded here for his town's 75th anniversary celebration is Robert J. Perry, the guiding spirit behind all the volunteer fire and rescue services of Britton and Frederick, South Dakota. Numerous other community projects also have had aid of this champion good neighbor.

A GOOD NEIGHBOR

Strictly volunteer, this man Perry sparks fire and rescue services, saves his neighbors' homes, lives and money.

FRANKLIN D. ROOSEVELT, generally credited with originating the "good neighbor" policy, fortunately had no patent on it. And while sprawling South America was the object of FDR's diplomatic neighborliness, there are a couple of small towns in South Dakota that would challenge anybody's claim to having the greatest "good neighbor."

Their nominee: Robert John Perry, 44-year-old telephone company manager in Britton (population 1,650) and formerly in Frederick (under 500), in northeastern South Dakota.

He may not get credit, as Roosevelt did, but Perry personifies a million or more of our very best neighbors—America's dedicated volunteer firemen. And he hasn't stopped at that. He has organized rescue units, run Civil Defense classes, driven a bus for the Britton Harmony Club, headed the town Lions Club and the county Red Cross. He was director of Britton's 75th anniversary celebration, a director of the South Dakota Parks Association, and a firearms safety instructor.

He even saved an old Indian fort—Fort Sisseton—from ruin and decay. Thanks to his persistent lobbying campaign, the most perfectly preserved Indian fort between the Great Lakes and the Rockies will stay that way, as a state park.

The only thing Bob Perry wouldn't do is be mayor. Britton citizens tried to draft him, but "that's where I draw the line," said Perry. "I wouldn't get mixed up in politics for anything."

But fire protection—that's different. Perry had hardly settled in Frederick in 1943 when he began working over the town's antiquated volunteer fire department. When it bungled an elevator blaze, Perry realized that not only was its homemade truck inadequate, but firemen didn't know how to use it.

A town meeting was held, and Bob Perry was "elected" fire chief.

He went to work at once, got some younger men on the force, helped raise $6,000 for new equipment, set up a training program, standardized equipment with surrounding communities so they could couple hoses together (something many towns still cannot do).

Frederick's residents soon felt the effects of improved fire protection—among them lower fire insurance rates as the town moved up from Class 9 to Class 8. Farms in the area, with fire protection for the first time, got a B rating and thus lower insurance rates.

Helping to save his neighbors' homes and money wasn't enough for Perry. The town had no doctor, so he organized a rescue unit, and saw that it was equipped with and trained to use a resuscitator—"the most valuable piece of equipment we had," he said. Several heart-attack victims in the area soon owed their lives to the quick-acting rescue squad.

Then Perry branched out, with the aim of furnishing county-wide fire protection. He organized a mutual aid fire association, helped get six fire trucks stationed around the county. Training schools were set up, and mobile radio service obtained from the state Civil Defense.

"This tied every piece of equipment together, even on the way to a fire," he said. "We were the first group of its kind in the state."

The money saved on reduced insurance rates paid for the equipment in less than 10 years.

Once, when a fire roared out of control in nearby Aberdeen, the mutual group answered a call for aid, virtually took over when 20 of the larger city's 25 firemen were overcome by smoke and gas. Perry landed in the hospital, too, but not for long. Back home, he decided to join the State Fire and Fire Chiefs Associations. Soon he was vice president of both—and deputy county Civil Defense director on the side. He also taught first aid; in 1951 he put his own teaching to work, and saved the life of a boy who fell from a speeding car.

In 1953 Northwestern Bell transferred Perry to Britton, and he found himself in an anomalous position. Slated for president of the State Fire Association and delegate to the national convention, he found that in Britton he was, at 37, too old for the local volunteer fire department. Forced out of both state associations because he was no longer an active fireman,

Face to Face With a Good Neighbor

With another volunteer, Perry (right) stands at attention in front of Britton fire truck. Despite time he devotes to fire department, other civic activities, he's credited by his phone-company employer with doing one of the best jobs in district.

Perry naturally was unhappy. But he continued to attend state fire schools because "I was interested and enjoyed the training."

Britton's fire department proved to be something less than spectacular, and the mayor eventually had the age limit (35) dropped. Perry and several other trained firemen joined the group, and found this department had the same old problems. Perry, by then president of the Lions Club, led a drive that raised money for a new 500-gallon-per-minute pumper. With this and other improvements, Britton today has an excellent fire department, and the surrounding area for the first time has fire protection too.

With the fire department well under way, Perry looked around for something else to do. A drowning showed him what. He conferred with the sheriff, then set about organizing a local rescue group to handle such emergencies. The group collected every sort of potential rescue item it could get its hands on—a boat, old gallon cans to be used as markers, a truck frame converted to a trailer—and the Marshall County Search and Rescue Squad was in business.

That spring a merchants' promotion show was held (so successful that it became an annual event.) The funds bought underwater diving equipment, flood and spotlights, life jackets, coveralls, portable generators, dozens of other items. Eventually the squad hopes to have insulated diving suits for winter use, and mobile radio equipment.

Not one cent of tax money has been spent on the rescue service.

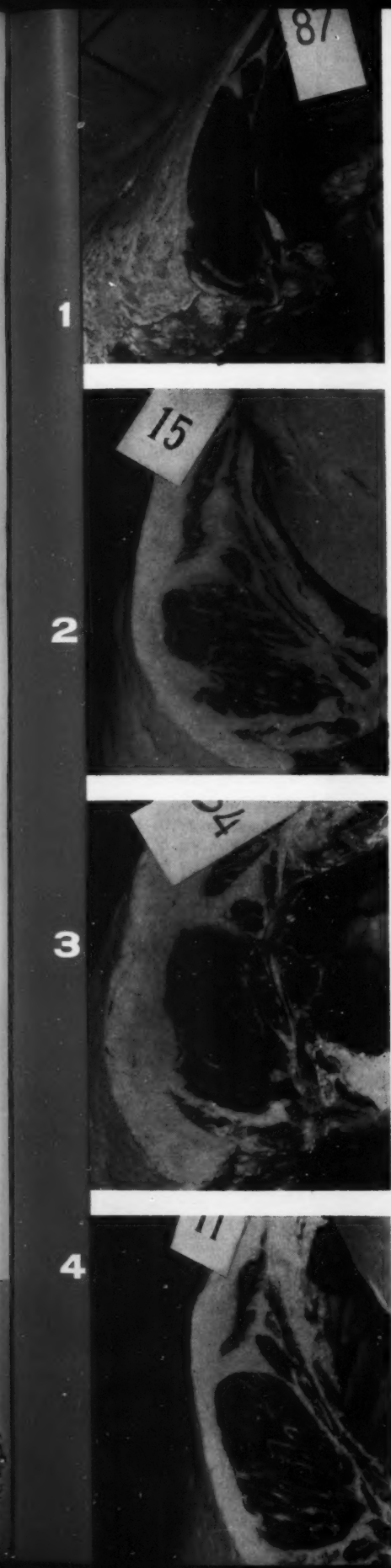
The 25-man volunteer squad is trained and equipped to carry out almost any type of rescue. With swimming season getting under way this month, they hope to insure that none of the 7,000 predicted drownings in the U. S. this year happens in their territory.

The fire department feels the same about fire losses and, like all volunteer fire departments, they have two good motives in their work. One is the knowledge that, as the Roman poet Horace said way back before the year 1, "Your own safety is at stake when your neighbor's house is in flames." Mutual protection is the answer to that.

The other motive is just good neighborliness, and no one has expressed that more eloquently than Bob Perry. Asked why he gives so willingly of his time, energy and money when so many are so anxious to "let the other guy do it," Perry thought a minute, then replied: "If a town is not a better place for my having lived in it, then I'm not worth very much, am I? ⊙

All set for summer swimming season is Marshall County Search and Rescue Squad, organized by Bob Perry. Left, its diving and rescue apparatus, all acquired without tax money. Below, two volunteer divers and assistants in boat get some practice.

Dinger Studio Photos



TRAIL-BLAZING FOR BETTER BEEF

To please more cooks, ranchers are restyling their meat animals through Armour research.

WE'VE GOT NEWS for Mr. Nietzsche, wherever he is.

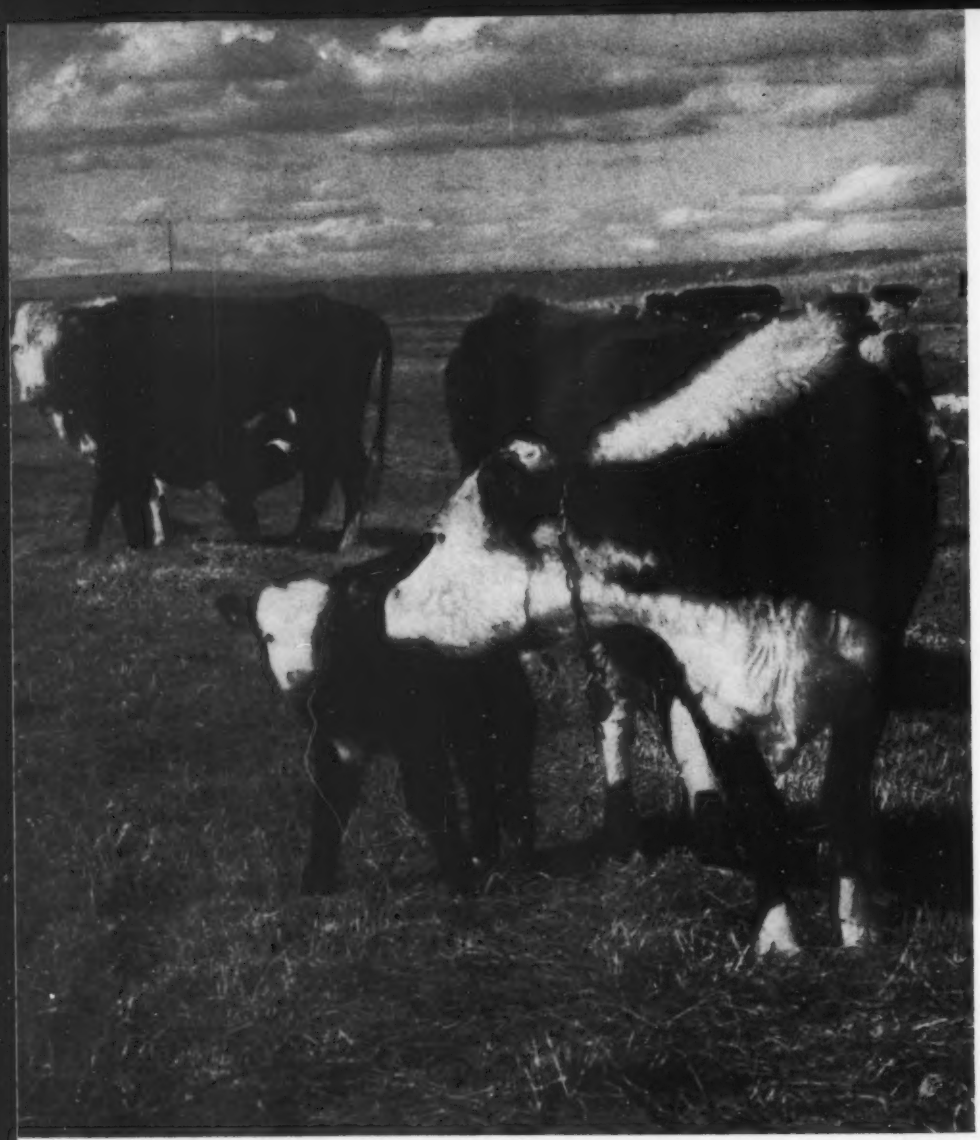
He's been telling the world through his sagacity as a German philosopher and poet of the 19th century that, "Woman does not understand what food means, and yet she insists on being a cook!"

Now hear this, Mr. Nietzsche: Today's woman, with profound food understanding and persuasive insistence, is doing an expert cook's job on the entire beef industry. Sooner or later, everyone's yearly 83 per capita pounds of beef is going to be restyled.

Modern woman is insisting on beef with less fat and more lean, more protein. Furthermore, she wants this leanness with no sacrifice of tenderness, juiciness or flavor.

She's a pick-and-choose shopper, too, with 87 per cent of today's supermarkets on a completely self-service basis. She's also a do-it-quicker-and-easier cook. Thereby some additional new standards have been imposed. One of these is that beef cuts must be more uniform in size, shape and grade.

For tender, juicy, flavorful beef, the BCI project is aiming toward rib-eyes of the No. 4 kind. It is prime, yet the outside fat is not objectionably thick, marbling is good. No. 1 is extra lean, lacks marbling; No. 2, while prime grade, has coarse, gristly marbling and too much fat; No. 3, prime, has better marbling but far too much fat and not enough lean.



These calves are making better-beef history as the first offspring in the BCI project. They are on the Rood Menter Cottonwood ranch, near Sedgwick, Colorado. Chain and tag identify cow in search for better-beef breeding stock.

Trail-Blazing for Better Beef

Superior herd sires such as this Hereford, performance tested for beef-making propensity, are quartered in the Denver stud. From there they stamp their superiority on myriads of calves through BCI artificial insemination.

→

Uniform herds of cows, such as this one in the Codding-Armour project near Foraker, Oklahoma, are artificially bred to the superior sires. Calves, when fattened and slaughtered, are indicators of best BCI breeding stock.

With all this womanly insistence, there has now been launched BCI—Beef Cattle Improvement research. It is a subsidiary organization of one of the largest meat packers, Armour and Company, working with 50 or more ranchers and stockmen in the West and South.

Good cooks and beef connoisseurs have two principles working for them in BCI: (1) desirable carcass traits are highly heritable; (2) some breeding animals, albeit only a few, possess the carcass-building qualities demanded by the consumer and the retailer. BCI's objective is to find those still-rare animals and spread their better-beef traits by the fastest means possible—artificial insemination. By this process, one bull can stamp his characteristics on 5,000 to 10,000 calves a year, whereas under the natural breeding conditions of the range, he would beget only 25 to 30 calves in a season.

What the proud but unsuspecting bulls don't know is that insurance is underwriting the success of the entire project, even to the extent of the packer's property and operations. In fact, breeders of purebred livestock have helped make insurance history as organizers, presidents and managers of mutual companies now prominent in the field.

From the scene of the BCI project, Strat Tolson, of the Tolson Insurance Agency, Pawhuska, Oklahoma, said, "Most of our large ranchers are insurance-minded. A key ranch in this project—the one operated by C. H. Codding & Sons, near Foraker, Oklahoma—is one of the leaders in the insurance field."

William W. Smutz, Jr., (right) ranch operation manager for BCI, rendezvous out on the range with rancher Rood Menter to check herd breeding records carefully kept in project.

Tolson, whose agency handles the policies on the Codding ranch, rates it as one of the best-improved in Osage County. All the buildings are fully insured under fire and extended coverage. The Coddings get the benefit of the lower rate which is in effect for better-than-average ranch and farm improvements under the Oklahoma Rating Bureau.

For further protection, the Codding ranch is covered with a comprehensive general liability policy of a type which has recently indemnified several of the large ranchers. The most recent of these was a rancher who was establishing a fire break by burning along the highway. Unfortunately, the smoke resulted in several autos running together on the highway. In the event of such mishaps, the Codding ranch is protected with comprehensive general liability limits of $100,000/$300,000 bodily injury and $25,000/$50,000 property damage. Employers liability with the same limits and $500 medical care also is endorsed on this same policy to provide coverage for employees.

As fully insured ranchers doing lots of traveling, the Coddings carry personal property floaters on all their property. Their auto insurance is of the standard type with large liability limits.

Aside from the coverages which it provides for ranchers and farmers, insurance also has an investment stake of $2.8 billion in American agriculture in the form of life insurance funds in farm mortgages.

The insurance-minded Coddings have a distinction which makes their ranch a pivotal unit in the BCI project. Their 1,000 Hereford cows are more uniform genetically than any other herd of comparable size in the United States. These cows are truly the bovine world's "birds of a feather." Hence they are being used for testing likely bulls from various parts of the country in the search for the outstanding beef makers. The remarkable sameness of the cows provides a sound basis for comparing and selecting bulls by beef-making standards.

Each test bull is mated with a group of 30 Codding cows. Male offspring are fed out and finally slaughtered, with records all the way. Each female offspring eventually will be bred and then rated as to her mothering ability. Only when a bull on test produces offspring that grow rapidly, make efficient gains, yield good carcasses and, in the case of females, do well as brood cows will the bull be admitted to the BCI stud at Denver.

This Denver bull stud is headquarters for the artificial insemination program of the project. BCI furnishes the bull semen and a technician without charge to the co-operating ranchers. In each case the rancher boards the technician and provides cowboy "riders" to help spot cows when they are ready to breed. BCI agrees to buy all steer calves at weaning time and whatever heifer calves the rancher does not need for building up his own herd.

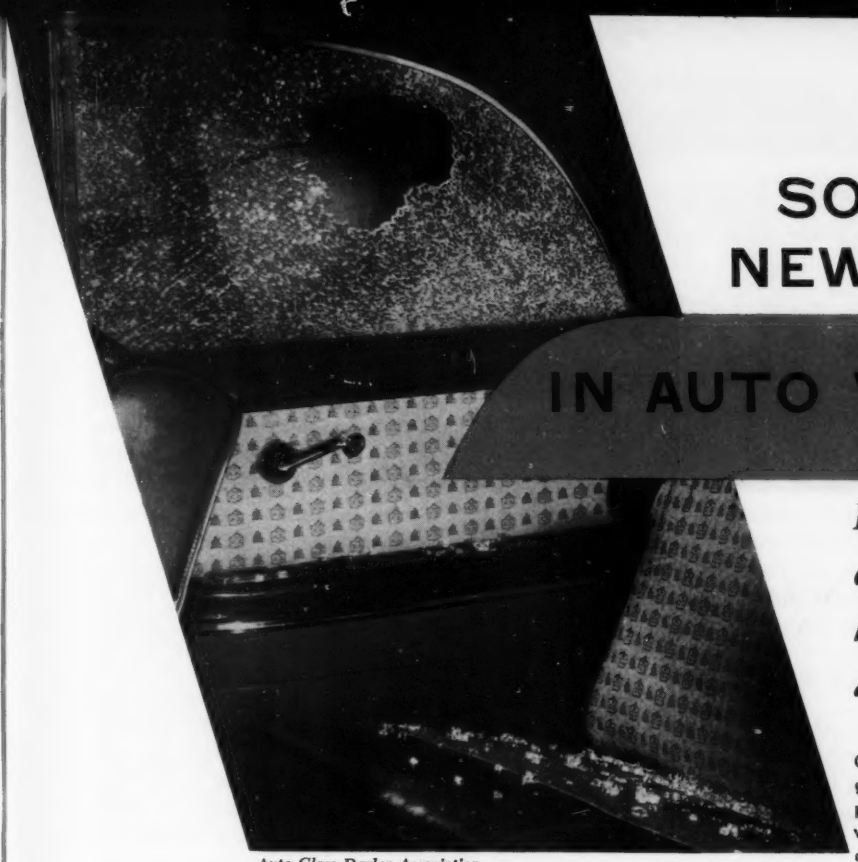
The first crop of BCI calves has gone into the project feedlot at Cozad, Nebraska. In this phase of the operation, careful records are kept of feed requirements and rate of gain. Further data is gathered when the calves are slaughtered and hung up in the coolers as dressed beef. Then, through a calf-bull identification system, the bulls can be further compared and rated for their propensities in producing consumer-preferred beef.

And that, Mr. Nietzsche, is what modern woman is doing to the beef industry through her understanding of food and her insistence as a cook. ⊙

Superior construction of BCI feedlot on the Codding ranch entitled it to special-rate consideration in an exemplary insurance program marking this ranch as fully protected.

SOMETHING NEW IN AUTO WINDOWS

Heat-treated glass, coming into wide use, has stirred up a safety controversy.



Auto Glass Dealer Association

Crazed surface is typical of tempered glass, which forms a honeycomb of tiny pellets when broken. A heated controversy rages over the safety qualities of the glass, which is now used in nearly all side and back auto windows.

BAT A BASEBALL against the window of most 1960 cars, and the glass won't show so much as a crack. But jab the same window with the corner of a screwdriver, and it is likely to shatter into several thousand pellets the size of a fingernail.

The glass possessing these startling characteristics has stirred up one of the hottest controversies in years—with motorists and insurance companies caught in the middle. Its friends say use of the glass means fewer broken auto windows and fewer lacerations. Its opponents say it could also mean more broken skulls and other injuries.

All this may come as a surprise to new car owners. Most of them probably assume they are getting the same laminated glass that has been widely used and persistently publicized as "safety glass" for the past 20 years. They aren't. The majority of 1960 cars, and virtually all the 1961 models, will come equipped with the strikingly different material known as tempered, heat-treated or case-hardened glass in all openings except the windshield.

Although this tempered glass has been used for years in the rear windows and some small ventilators, it was not utilized extensively in the larger windows until about three years ago, when two manufacturers made a wholesale switch.

That's when the controversy began. Most of the heat has been generated by the nation's 6,000 auto glass dealers, who now do a $200-million-a-year business replacing broken auto glass. They are supported by laminated glass manufacturers and the big chemical companies that supply them. Together, they frankly admit that their business will be hurt by the auto industry's changes to a glass that sells for less, is less likely to break, and will require dealers to carry much larger inventories. Tempered glass can't be cut to fit, so it must be stocked in all sizes.

Their arguments against tempered glass, however, are based not on economics but on its safety qualities as compared to those of laminated glass.

Laminated glass consists of two or more sheets of glass held together by a tough layer of plastic. It will crack under a relatively light blow, but the pieces tend to adhere to the plastic and not to fly. The plastic will bulge

Vice President Nixon's car, stoned by a jeering mob in the streets of Caracas last summer, illustrates breakage typical of laminated glass. Layer of plastic helps prevent shattering, but glass edges can inflict serious cuts to passengers thrown against them in collisions.

Wide World

under impact, resistant to any object thrown against it.

Tempered glass is a single sheet that has been toughened by a special tempering process. The glass is first heated, then hit with a blast of cold air that cools and shrinks the outer surface rapidly. Tremendous tension develops between the hard outer surface and the soft inner portion of the glass.

This tension makes tempered glass three to five times stronger than laminated glass of the same thickness, giving it vastly increased resistance to blows from rounded objects. However, this same tension also gives tempered glass a low tolerance for blows from a hard, sharp object. Anything that pierces the outer surface will cause the entire glass to disintegrate — producing innumerable bits of "glass gravel" that sometimes fly several feet. The glass also loses its visibility immediately, and offers little resistance to penetration by the object that broke it.

For these reasons, tempered glass is not approved for use in auto windshields, which are subject to being hit by stones flung up from the road by other vehicles.

Foes of tempered glass have pressed their case against its use in auto side and rear windows as well as in windshields. Their most oft-repeated argument is that tempered glass may shatter in a passenger's face, and perhaps even allow a missile to go through and hit somebody. A second point is that tempered glass would be difficult if not impossible to break out by hand in the event occupants were trapped by jammed doors following a collision.

Finally, they argue that tempered glass is likely to cause skull fractures when auto occupants are thrown against its unyielding surface.

The first two claims would appear to have some validity. There are well documented instances where tempered glass "popped" because of flying stones, extremes of temperatures and other causes. Several instances also have been reported in which trapped occupants of autos broke out laminated glass with their hands and escaped. However, these are relatively rare occurrences.

The third argument is most important, since collisions that throw auto passengers around inside the car are by far the most frequent and serious cause of injury to motorists. At this point, the case against tempered glass begins to weaken.

Tempered Glass Causes Fewer Lacerations

Research both in this country and abroad indicates the chief hazard associated with glass is lacerations — not skull fractures — and that tempered glass has a much better record for avoiding cuts than laminated glass. Cornell University's automotive crash injury research group analyzed 715 injury-producing accidents and found only one instance of concussion caused by either type of glass. Of 27 persons who were cut by side window glass, 26 were injured by broken laminated glass, and only one by shattered fragments of tempered glass.

Mr. John O. Moore, who directed the Cornell research, summed it up this way: "I think tempered glass is equally as safe as laminated —probably safer. Its strength gives considerable additional support to the roof, and it appears the hazard of being cut will be considerably less than with laminated glass."

Moore's conclusions are buttressed by a study of auto injuries in England, where most automobiles have tempered glass even in the windshields. H. J. H. Starks, chief of the vehicles section at Britain's Road Research Laboratory, had this to say after 300 on-the-spot investigations of road accidents:

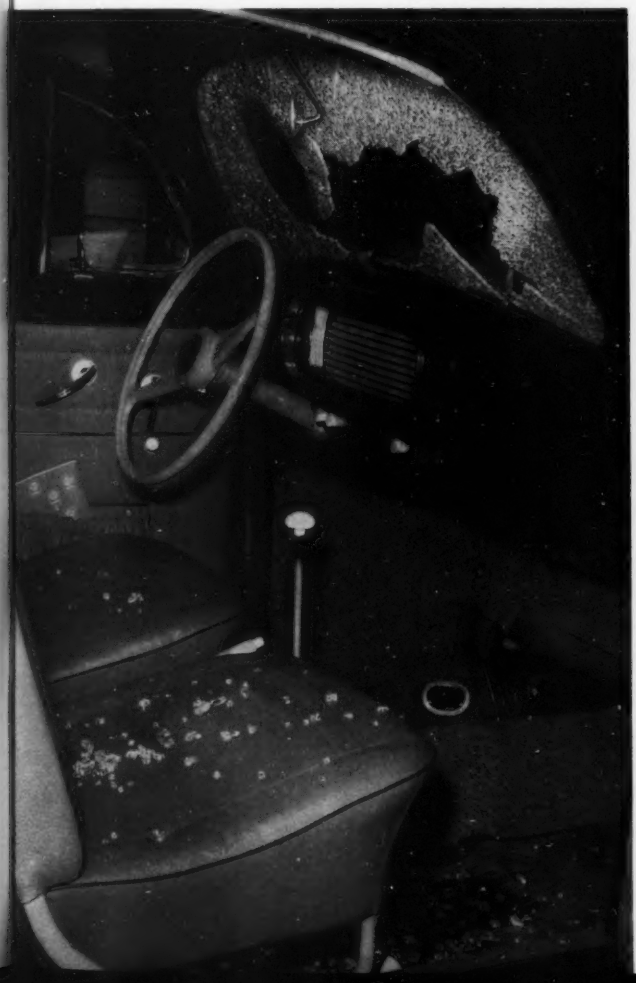
"Some surprising differences have been observed in the injuries sustained by front-seat passengers who have been flung forward onto the windscreen. If the windscreen has been made of laminated glass, the passenger has nearly always sustained cuts or other head injuries. If, however, the windscreen is made of toughened (tempered) glass, which is used in about 90 per cent of British cars, the windscreen breaks up completely into small, fairly uniform fragments which do not cut."

Starks also considers the possibility of skull fractures: "It might be expected that concussion or other head injury would be sustained (toughened glass is about 10 times more resistant to fracture by a rounded object, such as a head, than is laminated glass). In practice, however, concussion does not usually seem to occur; in the first 300 accidents attended not one example of a head injury (other than bruising) caused by impact on a toughened-glass windscreen was observed."

Impartial Review May Be Forthcoming Soon

Both of these studies are too limited to be considered the final word on the subject, but a more definitive answer may be forthcoming soon. The American Standards Association has taken official note of the controversy over its present glass standards, and has instructed its glass committee that "steps should be taken to see whether the necessary research can be conducted" for an impartial review of both laminated and tempered glass under today's driving conditions.

If tempered glass proves satisfactory in all other respects, motorists can count on at least one certain advantage from its wider use in auto windows—a reduction of 70 to 90 per cent in the glass breakage that has helped push repair costs and insurance rates upward. ⊙

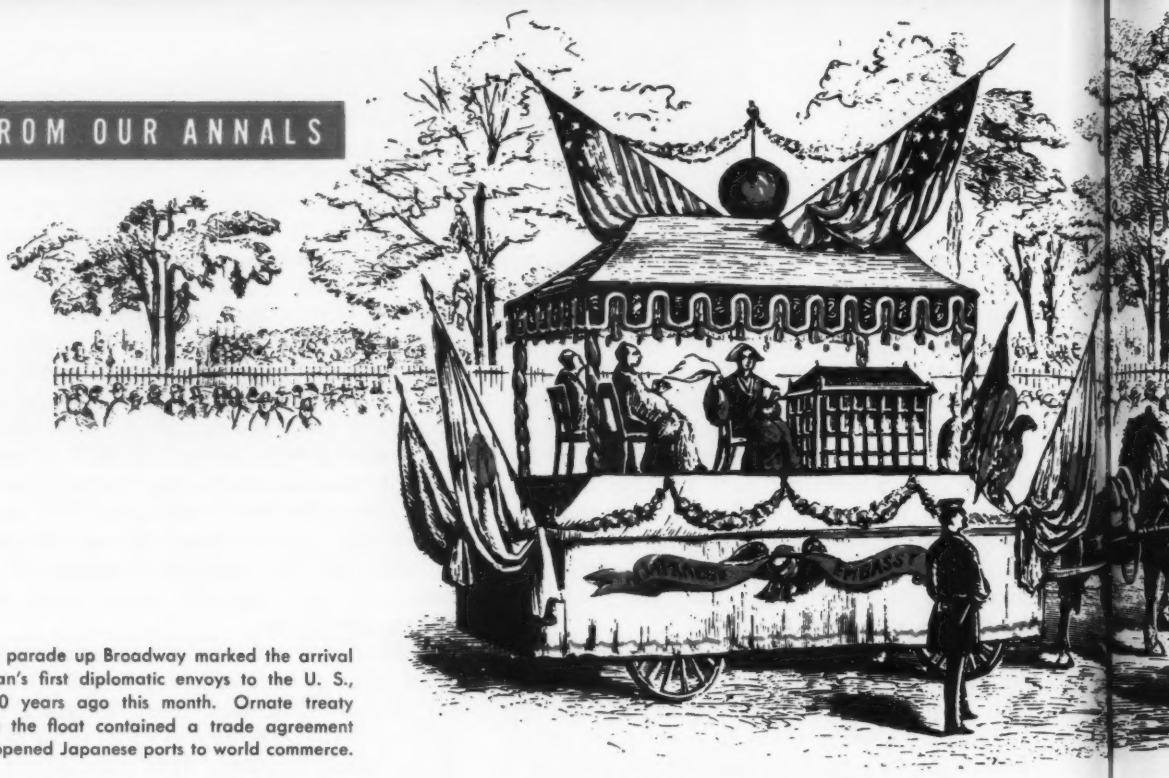


Auto Glass Journal

Flying shovels are a rarity, but other missiles pose an increasingly serious hazard as windshield area increases. Cost of replacement also is soaring—up to $215 for some models.

European auto makers, who use tempered glass even in windshields, have tried to overcome its loss of visibility by placing a small piece of laminated glass on driver's side.

Auto Glass Journal



Historic parade up Broadway marked the arrival of Japan's first diplomatic envoys to the U. S., just 100 years ago this month. Ornate treaty box on the float contained a trade agreement which opened Japanese ports to world commerce.

Visitors from far lands still find New Yorkers full of friendly curiosity, and Broadway parades have become traditional for dignitaries. Offices along the route save up tons of ticker tape to shower down as a unique welcome mat.

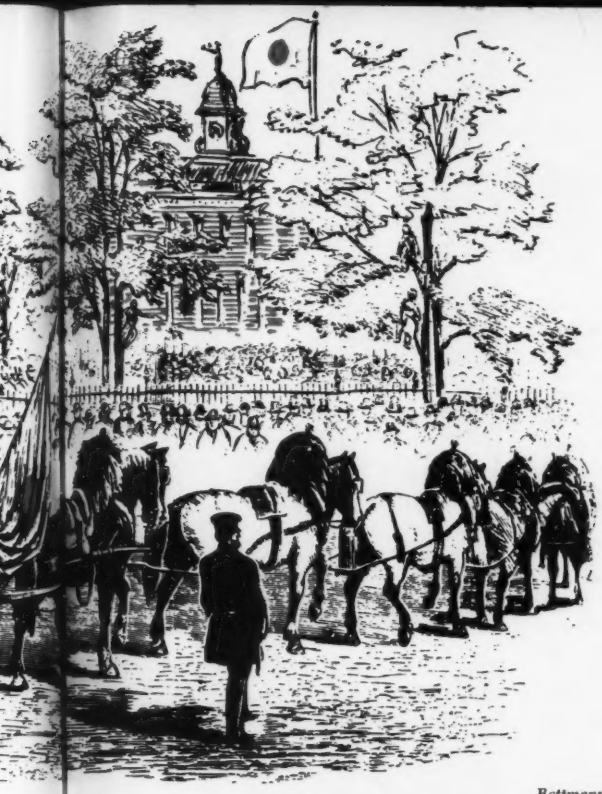
New York Convention and Visitors Bureau

CENTENNIAL IN

ANOTHER ORBIT is about to be completed. A full-circle centenary in U. S. world affairs will be history after President Eisenhower's scheduled visit to Japan this month with attendant ceremonies recalling the beginning of U. S.-Japanese relations under auspicious conditions.

Exactly 100 years ago, on June 16, 1860, the first visit of Japan's ambassadors to the U. S. was celebrated as only New York City can jubilate over such an event. The procession up Broadway was a forerunner of New York's ticker-tape parades. Leading up to New York and all the way back to Washington and San Francisco, the U. S. had set up milestones in its emergence as a world power. For Japan it was the end of the nation's 221-year isolation from the outside world.

It was at San Francisco that the Japanese envoys arrived aboard the *USS Powhatan*. The naval vessel had been provided for them in the interests of a new commercial treaty following Commodore Perry's opening of Japan six years earlier. In Washington, where the Japanese delegation arrived April 25, crowds battled policemen and soldiers to get a close look at the strange and beautiful dress of the visitors. President Buchanan, who honored



Bettmann Archive

N STATESMANSHIP

them with a White House banquet as part of the state ceremonies *(front cover)*, was addressed as "Emperor" and "Your Majesty" but admitted being as nonplused by the bewildered though magnificently unruffled diplomats as they must have been by their American hosts.

Concurrently with President Eisenhower's scheduled June visit to Japan, the cities of New York and Tokyo will mark the centenary with cultural exchanges and official visits.

However, any ticker-tape parade today must reckon with a fragility which New York City streets didn't have upon the occasion of the Japanese procession of June 16, 1860. Probably the most ponderous unit in that parade was six horses, single file, drawing the floral float bearing three Japanese envoys and the treaty box.

For today's modern ticker-tape parade, as Meyer Berger recounted in his book, *New York*, "The Police Department's chief engineer calls all Army, municipal and utility experts into a huddle before a big parade is staged. These men get out their maps and figure the route to be taken by the heavy equipment. They know how much each street can bear. They make sure, for example, that no vehicle's load distribution will put more than 400 pounds to the inch on Fifth Avenue's pavement."

Strictly observed, too, are mutual insurance's precepts of fire prevention and fire safety. Berger tells how "Engineers always see to it that a few cross streets are kept traffic clear for fire apparatus. They work out a careful parade dispersal plan, too—fix things so that marching units drain off at different blocks without jamming post-parade traffic."

Today's New York scene, too, mirrors equally vast changes which have taken place in international relations, world trade and global insurance since that procession of June 16, 1860. U. S. foreign trade, signalized by the opening of Japan, now handles exports at the rate of about $18 billion annually.

A century ago the eastern section of the country and New York City in particular encompassed most of what there was of America's insurance industry, and even the New York district was contained within a few city blocks no busier than horse-cart commerce. Today the insurance industry operates through a world-wide network of companies and agencies. On the domestic scene alone, there are more than 5,000 companies under the supervision of insurance departments of the 50 states and District of Columbia. A measure of the widespread utilization of the nation's insurance resources is the fact that the premium writings of the companies will total more than $31½ billion in 1960.

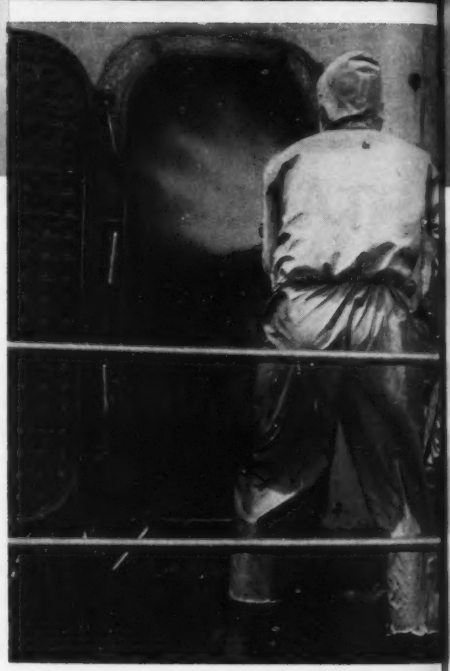
Mutual insurance in the U. S., slightly more than 100 years old on that June 16, 1860, processional day, was already headed into a period of unprecedented expansion. Today there are approximately 2,500 U. S. mutual property and casualty insurance companies, of which 164 have a record of 100 or more years of uninterrupted service dating back to 1860 or earlier.

For the future, the forecasters need go no farther than one-tenth of 100 years to cite some fantastic prospects. National estimates indicate that during the next decade we will save and invest in new homes, stores, plants and equipment, public works and utilities some $1 trillion.

And on President Eisenhower's scheduled visit to Japan, climaxing the centenary between the two countries, he will see a nation which has prospered by dint of enterprise and intelligence to a degree unparalleled in any other non-European nation. ⊙

←
When a "collision" opens a gash in the *Buttercup* hull, the trainees must conquer their fear, grab any readily available material to stem tons of water. In hundreds of simulated catastrophes and crises, the *Buttercup* has been "lost" only once.

→
These seamen-trainees on the *Buttercup*, shoring the hatch to stop inrushing water, are fulfilling a basic precept of mutual insurance: prevention of losses and providing protection at cost. Training has aided seamen in saving valuable vessels and cargo.

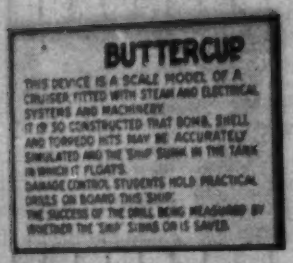


→
This is not another *Morro Castle* fire, but it might be the means of preventing such a disaster. With only water and fog nozzles for weapons, the trainees learn how to attack and stamp out a sudden, raging oil fire on a ship without fear and panic.

←
Broken fire mains are only one of more than 100 casualties occurring at sea, but the seamen-trainees become skilled in mastering whatever threatens. Insurance is heavily involved, throughout many countries, in cargoes and vessels of high value.

→
Women shipboard workers, in training on the *Buttercup*, have amazed the school staff with their heroics in disaster emergencies, even though their regular duties are as waitresses, stenographers and phone operators. This woman pauses only for air.

Official U. S. Navy Photos


BUTTERCUP
THIS DEVICE IS A SCALE MODEL OF A
CRUISER FITTED WITH STEAM AND ELECTRICAL
SYSTEMS AND MACHINERY.
IT IS SO CONSTRUCTED THAT BOMB, SHELL
AND TORPEDO HITS MAY BE ACCURATELY
SIMULATED AND THE SHIP SUNK IN THE TANK
IN WHICH IT FLOATS.
DAMAGE CONTROL STUDENTS HOLD PRACTICAL
DRILLS ON BOARD THIS SHIP.
THE SUCCESS OF THE DRILL BEING MEASURED BY
WHETHER THE SHIP SINKS OR IS SAVED.

THEY QUELL SEA CATASTROPHES

Come blast, collision or grounding,
these BUTTERCUP seamen save ship, cargo and crew.

FOR GOOD LUCK, touch a sailor's collar. . . . Bad luck follows any ship that sails on Friday. Sea lore abounds with one or more such omens, signs or superstitions for every one of the 118 catastrophes that can strike at sea via blast, collision or grounding.

But not a hair on a seaman's head is left to luck or chance in modern safety-at-sea as taught by the U. S. Maritime Administration at the Treasure Island Navy Base, San Francisco. In fact, the case of a chief engineer who outlucked the sea and saved his ship and cargo from loss by fire with the skills he had mastered in the course is becoming more famous with seamen than the whole bookful of superstitions.

Even women shipboard workers employed as waitresses, stewardesses and telephone operators have amazed the school's staff with their do-or-die heroics in disaster emergencies. "I'd feel secure sailing anywhere with these gals," said the fire-fighting instructor.

Approximately 1,200 persons have completed the training since the school was started in 1957. It is a joint venture of the Maritime Administration, U.S. Department of Commerce, and the Military Sea Transportation Service and is open without charge to the entire seafaring profession. That includes shore-side personnel employed by American-flag steamship or towboat companies, seaman of American-flag ships and unemployed seamen who have been to sea within the past six months.

Training courses identical with the one at Treasure Island also are offered by the two other Maritime Administration Districts headquartered at New York City and New Orleans, Louisiana.

Fire fighting and damage control put the trainees to their toughest and most exciting tests, but the intensive three-day course also covers atomic war and decontamination methods. There is nothing fictitious or funny about the fire fighting. A complete structure, built to resemble a ship and including boiler room, engine room and cargo spaces, is flooded with oil and set afire. The trainees are then on their own, with only water and fog nozzles to fight with.

Damage control is no less harrowing. This is conducted aboard the *USS Buttercup,* which is

Atomic war defense and decontamination methods are included in the intensive course so that shipboard workers are always prepared. First, they learn how to don their gear.

They Quell Sea Catastrophes

a section of a vessel, floating in a tank, and rigged so that more than 100 casualties such as bombing, torpedoing, flooding from many places, loss of power, broken fire mains and fire "below deck" can be created.

Grim and exciting realities the course has a-plenty, along with purpose and with support from the National Safety Council, government agencies, maritime unions and steamship operators. What it needs more than anything else, according to L. C. Fleming, Pacific Coast director of the Maritime Administration, is more "alumni" and boosters to promote the advantages of the free training among the members of the U. S. Merchant Marine aboard ships in all the ports of the world.

Insurance Has Big Stakes in Sea Cargoes

Wholehearted support certainly is forthcoming from the insurance industry; it is in there battling side by side with the seamen every time a catastrophe strikes at sea. Mutual insurance, especially, is distinctly purposed to prevent losses and provide protection at cost. And insurance on marine risks is one of the very oldest forms, with an international scope almost from its beginnings. A single vessel's cargo may carry coverage by companies based in a dozen different countries. Hull coverage on a single high-value ship draws heavily on the world insurance resources and services.

Even in U. S. coastal waters, seamen who hold the course's certificate of training may be called upon at any time to use their skills and daring. According to the U. S. Coast Guard, there were 28,342 occasions last year when it was called upon to help ships and people. Total value of the property involved, including cargo, was $1.5 billion. Coast guardsmen refloated some 1,692 vessels, towed 10,076 ships a total of 97,794 miles and rescued 2,552 people.

Only once has the *USS Buttercup* been "lost" in the hundreds of catastrophes to which she has been subjected during the trainee classes.

To save her, the men—and women—have had to conquer their fear of fire and water and literally wade into an unpredictable sequence of crises. A "collision" opens a great gash in her hull through which tons of water pour. The hole is no sooner plugged than clouds of smoke pour through a doorway, the lights may go out, and the fire fighters realize that they have an oil fire on their hands. To be sure, this is no *USS Morro Castle* fire in which 137 lives were lost off Asbury Park, New Jersey, on September 8, 1934, but it might prevent another *Morro Castle* debacle.

Trained Seamen Respond When Crisis Comes

In fact, it did just that in the case of the *SS Santa Eliana* only a year ago when a serious engine-room fire resulting from a faulty cable broke out while the vessel was 28 miles at sea en route from San Pedro, California, to Acapulco, Mexico. The fire was more dangerous than first appeared, because the fuel oil transfer pump was in the general area and could have touched off a destructive conflagration.

"Awesome" was the appraisal Chief Engineer Allen L. Handrickson made of the fire when he came upon it. But he recalled later that he had no fear of it and seemed instinctively to know how to fight it.

"This I attribute considerably to the valuable training I received in the fire control course at Treasure Island. Further, I was able to take charge completely in directing methods of controlling the fire so as to prevent the crew from panic. This also had been impressed upon me at Treasure Island. My crew executed my orders promptly and efficiently and are to be commended."

Officials inspecting the vessel after she had safely reached port said, "If the prompt extinguishing of this fire had not been done as rapidly as it was, this vessel very easily could have been a burning hulk at sea."

Chief Engineer Handrickson makes no claim to being a lone hero; there are at least 1,200 other seamen certified in the Treasure Island course who are tried-and-tested vigilants in safety-at-sea. ⊙

CLOSE-UPS OF OUR COMMISSIONERS

WASHINGTON'S SULLIVAN

William A. Sullivan, Washington insurance regulator since 1932 and NAIC Zone 6 chairman for past 10 years.

ELECTION FEVER building up for the campaign months revives some old Washington State memories of a heated presidential contest in 1844.

The issue then, fanned by the extremists and expansionists, was a northern boundary of 54° 40′ in the Anglo-American dispute over the Oregon country from which Washington State was later to emerge. With a campaign slogan, "Fifty-four forty or fight," the Democrats put James K. Polk in the White House by a narrow popular vote.

Though President Polk and the expansionists had to give ground, the U. S. fared well enough in compromising for the 49th parallel in the treaty signed with England on June 15, 1846.

Statehood came in 1889 to a Washington population of less than 350,000. Today, residents number near 3 million, and the state boasts the lowest electric power costs, the largest daffodil farms, the first center for manufacture of plutonium, and the three highest wheat-producing and apple-growing counties in the U. S.

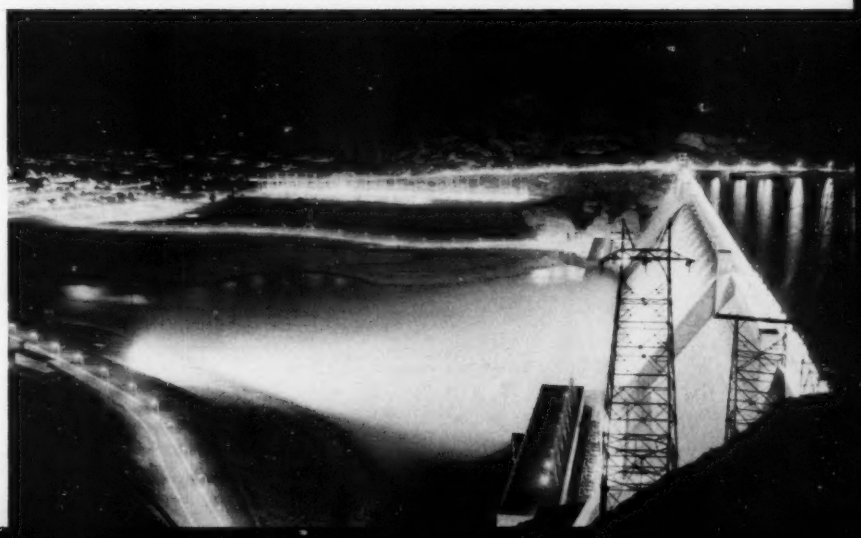
With 35 different million-dollar-crops, Washington's total agricultural production is valued at two-thirds of a billion dollars annually. Other Washington pluses include 7 per cent of the zinc and 12 per cent of the lead reserves in the world, 12 per cent of the growing timber in the U. S. and the finest salmon fishing to be found anywhere. Such basic assets have led to a host of growing industries and a parallel rising need for insurance services. Total premiums written now by all companies are well in excess of $400 million annually and total taxes received from insurance companies, as recorded by the Washington Insurance Department, are approaching $7 million a year. In fire and casualty insurance, the state ranks 23rd in the nation, with annual premiums of more than $225 million.

Commissioner William A. Sullivan has been the elected chief insurance administrator in the state since 1932. Born in Ireland, he came to the U. S. in 1904 and worked in the real estate and insurance businesses in San Francisco before World War I. An aviation specialist during the war, he afterwards made Washington his home state and opened a real estate, investments and insurance firm which he ran until he became insurance commissioner.

Sullivan has long been active in the National Association of Insurance Commissioners, and is a past president of that group as well as past chairman of numerous key committees. He presently chairs the NAIC's committees on valuation of securities and on examinations.

State fire marshal ex-officio, Sullivan is also chairman of the board, Washington State Employees Retirement System. In 1956, he received an honorary degree of Doctor of Laws from Seattle University. ⊙

Washington State Department of Commerce & Economic Development



Grand Coulee Dam, largest concrete structure ever built by man. Its irrigation system waters one million acres of land.